



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

COIMBATORE

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND
REHABILITATION
(DEPARTMENT OF LABOUR AND EMPLOYMENT)
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PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Coimbatore centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri Baldev Prasad, Research Officer, assisted by S/Shri A. R. Nag and H. K. Gogna, Investigators Grade I under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Dated the 24th December, 1965

PART I
(FAMILY BUDGET)

CHAPTER I

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living study aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on

International Definition and Measurement of Standards and Levels of Living, 1954*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter-alia* in Coimbatore, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. Description of the survey

The present survey in Coimbatore was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Coimbatore centre presented in this Report.

1.21. Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were

*Report on International Definitions and Measurement of Standards and Levels of Living, U.N., 1954.

† The list of 50 centres is given in Appendix I.

worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of Consumer Price Index Numbers were the responsibilities of the Labour Bureau.

1.22. Definition of a working class family

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent., or more of its income during the specified calendar

month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952 or the Plantations Labour Act, 1951, as the case may be. The survey in Coimbatore, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise), background were treated as 'manual' work.

1.23. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Coimbatore centre and the list of 268 registered factories for the year 1957 in Coimbatore town and the 10 adjoining villages of Singanallur, Upplipalayana, Sowripalayam, Udayanpalayan, Kurichi, Peelamedu, Ganapathy, Kumiamathur, Vellalur and Telungapalayam was used as a sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Coimbatore was 720 families to be canvassed for Schedule 'A' and 180 for Schedule 'B'. The number of schedules finally collected and tabulated was 719 for Schedule 'A' and 178 for Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered was due to rejection of some schedules because of unsatisfactory data, etc.

The two sets of samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage, groups of establishments were selected. To effect stratification, 268 registered factories included in the frame were distributed in two strata. Fifty-two factories, where the number of workers employed was relatively high, were separated to form stratum 1. The rest of the factories constituted stratum 2. In stratum 1, clusters of 2 factories each were formed such that each cluster represented 2 different industries and the cluster sizes were nearly equal. Three independent samples of 12 clusters each were selected systematically with probability proportional to the number of workers employed in the clusters after arranging the clusters in increasing order of the number of workers. In stratum 2, the factories were grouped into clusters of 2 or 3 factories each and arranged as in stratum 1 and 3 independent samples of 12 clusters each were selected systematically with probability proportional to the number of workers employed. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random start. The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' and the remaining 20 were taken for Schedule 'A'.

1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Coimbatore centre was August, 1958 to July, 1959.

1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large portion of the population covered consisted of

illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. The employers even allowed the Investigators to contact the workers directly at the factory premises. In many cases, however, employees were a bit indifferent to the survey but information could be obtained after some persuasion. It took three to four hours to complete Schedule 'A'. Furnishing of information in relation to itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. The expenditure in respect of certain items was invariably shown on the high side. In certain cases the informants considered the reference period too long as they were not able to recall correctly.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Coimbatore is the headquarters town for Coimbatore district. It is one of the most important textile centres in the Indian Union. It is on the edge of the cotton belt in the south, and commands the Palghat Gap in the Western Ghats. It is thus naturally a general trade centre, particularly for cotton and cotton textiles (both mills and hand looms). Other important industries which are carried on at the centre are general engineering works, repair of motor vehicles and cinemas studios. There are coffee roasting and tea factories in the town and also a big cement factory at Madukkara, 7 miles from the town. It is situated at 77° East longitude and 11° North latitude.

2.2. *Population*

With a population of 2.86 lakhs, Coimbatore is the third largest city in Madras State. The population of Coimbatore has registered a continuous increase during the five decades ending 1961. The following table shows the growth of population in Coimbatore from 1901 onwards.

TABLE 2.1

Year							Population*	Decennial percentage variation
1							2	3
1901	..	..	..	..	..	..	53,080	..
1911	..	..	..	..	..	..	47,007	-11.44
1921	..	..	..	..	..	..	65,788	+39.95
1931	..	..	..	..	..	..	95,198	+44.70
1941	..	..	..	..	..	..	1,30,348	+36.92
1951	..	..	..	..	..	..	1,97,755	+51.71
1961	..	..	..	..	..	..	2,86,305	+44.78

* Source—Census of India, 1951—Volume III—Madras and Coorg, Part II-A—Tables.

Figures for 1961 have been taken from Census of India—Paper No. 1 of 1962.

2.3. *Working class areas*

The working class population at Coimbatore could not be said to have concentrated in any definite area and seemed to have loosely dispersed in the centre.

2.4. Working class markets

The main market of Coimbatore which is predominantly patronised by the working class population along with two co-operative stores has been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for the centre.

2.5. General characteristics of working class population—survey results

2.51. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Coimbatore was about 35 thousands. The estimated number of employees in these families was about 51 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total No. of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (un-estimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Beverages ..	82.25	17.75	..	100.00	931	78.62	21
Cotton spinning and weaving in mills ..	83.21	16.79	..	100.00	28,520	82.59	614
Cotton textile—rest ..	23.63	72.03	4.34	100.00	1,322	22.61	56
Manufacture of asbestos products ..	100.00	..	..	100.00	524	208.88	12
Manufacture of heavy electrical machinery and equipment, such as motors, generators, transformers ..	98.41	..	1.59	100.00	3,076	166.28	65

TABLE 2.2—contd.

	1	2	3	4	5	6	7	8
<hr/>								
Machinery (all kinds other than transport) and electrical equip- ment	100.00	..	..	100.00	4,869	80.48	101
Services	74.11	21.40	4.49	100.00	1,816	43.54	46	
Rest	63.35	33.39	3.26	100.00	9,648	42.70	242	
<hr/>								
All	80.24	18.77	0.99	100.00	50,706	78.14	1,157	
<hr/>								
Number of employees (unestimated)* ..	889	256	12	1,157	..	..	..

Of the total employees, about 56 per cent. were employed in cotton spinning and weaving mills. Women employees constituted about 19 per cent. of the total employees and were employed in cotton spinning and weaving mills, cotton textile—rest, beverages, services, etc. The proportion of children (upto the age of 14 years) was very small (about 1 per cent. of the total employees).

The average monthly income per employee from paid employment was Rs. 78.14, the highest (Rs. 208.88) being in manufacture of asbestos products and the lowest (Rs. 22.61) being in cotton textile—rest industry.

2.52. Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

TABLE 2.3

and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders	95.04	4.06	..	100.00	11,751	83.25	243
Drawers and weavers	100.00	..	..	100.00	1,051	82.69	88
Spinners, weavers, knitters, dyers and related workers—rest ..	64.13	35.87	..	100.00	13,210	77.25	308
Tool makers, machinists, plumbers, welders, platters and related workers	99.18	..	0.82	100.00	5,954	99.89	128
Milkmen, bakers, brew-masters and related food and beverage workers not elsewhere classified ..	80.85	19.15	..	100.00	506	68.22	20
Labourers not elsewhere classified ..	51.33	42.74	5.93	100.00	3,307	32.44	94
Watchmen and chowkidars	100.00	..	..	100.00	872	119.71	20
Rest	77.77	20.80	1.93	100.00	18,455	72.05	311
All occupations ..	80.24	18.77	0.99	100.00	50,706	78.14	1,157
Number of employees (unestimated) ..	889	256	12	1,157	..	..	..

About 52 per cent. of the employees were employed in textile occupations, e.g., spinners, piecers and winders, drawers and weavers and knitters, dyers, etc.

The average monthly income from paid employment per employee was, in case of tool makers, machinists, plumbers, welders, platters and related workers; spinners, piecers and winders; drawers and weavers; and watchmen and chowkidars, higher than the overall average for all occupations.

2.53. Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by numbers of days worked during the month, classified by (a) regular and casual employment, and (b) settled and non-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not-settled	
1	2	3	4	5	6	7
0	3.56	8.08	4.77	3.86	9.68	45
1—7	2.34	5.05	3.06	3.17	2.48	34
8—15	7.87	22.06	11.65	10.56	17.57	131
16—19	6.79	4.44	6.17	6.15	6.25	76
20—23	26.84	19.06	24.76	26.06	17.74	280
24—27	50.87	35.28	46.71	47.83	40.68	560
28—31	1.73	6.03	2.88	2.37	5.60	31
Total	100.00	100.00	100.00	100.00	100.00	1,157
Percentage to total	73.30	26.70	100.00	84.44	15.56	..
Number of employees (unestimated) ..	817	340	1,157	982	175	..

Of the total employees, about 73 per cent. were regular and the remaining about 27 per cent. were casual*. Most of the employees (about 84 per cent.) were settled at the centre.

2.54. Family income

The average monthly income per family of the population surveyed was Rs. 122.74. The estimated distribution of families in different income-groups is given in table 2.5.

*The classification of workers into regular and casual was done on a different basis from the one adopted in 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

TABLE 2.5

Distribution of families by monthly family income

Monthly family income						Percentage of families to total
1						2
Less than Rs. 30	..	..	..	..	..	1.01
Rs. 30 to less than Rs. 60	..	..	..	..	..	9.25
Rs. 60 to less than Rs. 90	..	..	..	..	..	24.41
Rs. 90 to less than Rs. 120	..	..	..	..	..	30.60
Rs. 120 to less than Rs. 150	..	..	..	..	..	11.18
Rs. 150 to less than Rs. 210	..	..	..	..	..	15.10
Rs. 210 and above	..	..	..	..	..	8.45
Total						100.00

The modal family income group was from 'Rs. 90 to less than Rs. 120'. Only 10 per cent. of the families had income of less than Rs. 60 per month.

2.55. *Family size*

The average size of the family was 4.57 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

Distribution of families by size

Family size (number of members)								Percentage of families to total
1								2
One	..	..	..	..	..	..	..	9.70
Two and three	..	..	..	..	..	..	..	22.05
Four and five	..	..	..	..	..	..	..	38.13
Six and seven	..	..	..	..	..	..	..	21.22
Above seven	..	..	..	..	..	..	..	8.90
Total								100.00

A large proportion of families (about 59 per cent.) consisted of four to seven members.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. Introductory

Some general details of the working class population in Coimbatore have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Coimbatore, as revealed by the survey, is presented below:

3.2. Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (un-estimated)	Age (years)							Total	Percent- age dis- tribu- tion of all mem- bers
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried	1,058	25.82	39.47	34.02	0.69	..	..	..	100.00	29.88
Married ..	673	..	..	45.14	44.76	3.28	2.97	3.85	100.00	20.13
Widowed	54	..	..	7.54	25.33	5.67	15.34	46.12	100.00	1.72
Divorced	1	..	..	100.00	..	..	..	..	100.00	0.02
Separated	2	..	..	..	17.22	82.78	..	..	100.00	0.05
Sub-total	1,788	14.90	22.77	37.46	18.65	1.54	1.66	3.02	100.00	51.80
<i>Women</i>										
Unmarried	714	31.52	55.02	13.39	..	..	..	0.07	100.00	21.72
Married ..	677	..	0.27	69.17	25.94	2.80	1.10	0.72	100.00	20.16
Widowed	207	..	..	5.01	38.31	16.23	21.22	19.23	100.00	6.02
Divorced	1	..	..	..	100.00	..	..	..	100.00	0.01
Separated	11	..	..	59.74	40.26	..	..	..	100.00	0.29
Sub-total	1,610	14.20	24.90	35.96	15.90	3.20	3.11	2.73	100.00	48.20
Total ..	3,398	14.56	23.80	36.74	17.32	2.34	2.36	2.88	100.00	100.00
Number of members (un-estimated)	..	466	795	1,267	616	82	72	100	3,398	..

Taking all the members living with the families at the centre, about 52 per cent. were men and about 48 per cent. women. Children of 14 years of age or below constituted about 38 per cent. of the total and persons of 55 years and above about 8 per cent. Of the persons falling in the age-group 15—54, about 54 per cent. were men and about 46 per cent. women. In this age-group among men about 36 per cent. were unmarried, about 62 per cent. married and the remaining 2 per cent. widowed, divorced, and separated. Among women in the same age-group, about 11.6 per cent. were unmarried, about 76.7 per cent. married and the remaining 11.7 per cent. were widowed, divorced and separated.

3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family					Religion			
					Hinduism	Christianity	Rest	All
1					2	3	4	5
One	..	..	..	..	9.38	17.43	8.38	9.70
Two and three	..	..	..	..	21.97	22.76	23.69	22.05
Four and five	..	..	..	..	38.75	28.53	31.66	38.13
Six and seven	..	..	..	..	22.08	10.72	6.64	21.22
Above seven	..	..	..	..	7.82	20.56	29.63	8.90
Total				..	100.00	100.00	100.00	100.00
Percentage of families to total				..	93.28	4.35	2.39	100.00
Average size of the families				..	4.56	4.45	5.28	4.57
Average number of children per family..				..	1.74	1.72	2.14	1.75

About 38 per cent. and 21 per cent. of the families were in size classes of four and five, and six and seven respectively.

3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family	Mother-tongue				
	Malayalam	Tamil	Telegu	Rest	All
1	2	3	4	5	6
One	38.18	6.09	7.88	12.74	9.70
Two and three	18.67	24.92	19.56	14.57	22.05
Four and five	35.41	35.66	46.11	35.91	38.13
Six and seven	6.42	22.13	20.90	27.50	21.22
Above seven	1.32	11.20	5.55	9.28	8.90
Total	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	7.69	57.83	23.57	10.91	100.00
Average size of the families	3.00	4.73	4.56	4.82	4.57
Average number of children per family	1.18	1.82	1.61	2.10	1.75

Tamil speaking families formed about 57.8 per cent. of the total, Telegu speaking about 23.6 per cent. and about 7.7 per cent. of the families spoke Malayalam.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and education standard	Monthly family income class (Rs.)								
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All	
1	2	3	4	5	6	7	8	9	
<i>Age less than 5 years</i>									
Below primary	1.36	0.83	..	0.94	..	0.70	
No education	100.00	100.00	98.64	99.17	100.00	99.06	100.00	99.30	
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<i>Age 5 years and above</i>									
Illiterate	..	42.13	69.29	59.50	55.08	53.40	48.59	42.74	53.91
Below primary		28.70	25.57	29.34	33.50	30.34	36.91	31.70	32.23
Primary	..	19.90	4.93	7.02	8.00	9.52	9.08	15.73	8.95
Middle	..	9.27	0.21	3.03	2.61	5.40	4.50	8.35	3.94
Matriculate	1.11	0.65	1.34	0.92	1.24	0.90
Others	0.16	0.24	0.07
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*The sign '<' in this and subsequent tables denotes 'less than'.

Only a negligible percentage of children aged less than 5 years had started receiving education. On the whole, leaving the first income group, the percentage of illiterate members (aged 5 years and above) declined in higher income classes whereas the percentage of members having primary standard of education was generally higher in higher income classes. A very negligible proportion reached the matriculation standard.

3.6. Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3.5 and 3.6.

TABLE 3.5

Total number of births during the year by (i) type of birth and (ii) age of mother

Item	Total number of births					
1	2					
<i>Type of birth</i>						
Abortion	362
Still-birth
Live-birth	5,619
				Total births	..	5,981
Live births per 100 members	3.48
<i>Age of mother</i>						
Below 15 years	87
15—24 years	3,231
25—34 years	2,378
35—44 years	285
45 and above
				Total	..	5,981

TOTAL 3.6

Total number of deaths during the year by (i) sex, (ii) age, and (iii) cause of death

Item								Total number of births	
1								2	
(i) Sex									
Male	..	..	..	..	..	..	..	760
Female	..	..	..	..	..	..	..	1,025
							Total	..	1,785
(ii) Age									
Below 15 years	..	..	..	..	..	..	..	1,102
15—34 years	..	..	..	..	..	..	..	263
35—54 years	..	..	..	..	..	..	..	156
55—64 years	..	..	..	..	..	..	..	35
65 and above	..	..	..	..	..	..	..	229
							Total	..	1,785

TABLE 3.6—*contd.*

1	2
<i>(iii) Cause of death</i>	
Group*—(a)	280
Group—(b)	51
Group—(c)	335
Group—(d)	..
Group—(e)	59
Group—(f)	195
Group—(g)	80
Group—(h)	785
Total	
..	1,785
Total deaths per 100 members	
..	1.11

*Group (a) fever; (b) small pox, plague, cholera ; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity; (d) complication of child birth; (e) industrial accidents, snake bite, suicide, non-industrial accidents ; (f) old age; (g) other causes diagnosed; (h) other causes undiagnosed.

Total live-births per 100 members worked out to 3.48 in a year and total deaths per 100 members came to 1.11 in a year taking all families into account, i.e., both single-member families and multi-member families.

3.7. *Distribution of family members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for, gainful employment, and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.7.

TABLE 3.7

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percent age distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer	1	..	..	100.00	..	..	..	..	100.00	0.01
Employee	877	..	0.62	60.51	35.39	1.38	1.09	1.01	100.00	24.85
Apprentice	17	..	..	97.71	2.29	..	..	..	100.00	0.50
Self-employed	24	..	5.82	33.55	33.75	18.50	8.38	..	100.00	0.75
Unpaid family labour	5	..	16.96	83.04	..	..	..	..	100.00	0.13
Unemployed	61	..	11.82	76.13	12.05	..	..	..	100.00	1.87
Not in labour force	803	32.57	47.94	8.81	1.58	1.33	2.22	5.55	100.00	23.69
Sub-total	1,788	14.90	22.77	37.46	18.65	1.54	1.66	3.02	100.00	51.80
<i>Female</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	261	..	2.62	55.01	39.02	2.03	0.59	0.73	100.00	6.01
Apprentice	1	..	..	..	100.00	..	..	..	100.00	0.05
Self-employed	17	..	..	17.80	70.42	..	..	11.78	100.00	0.51
Unpaid family labour	4	..	..	100.00	..	..	..	..	100.00	0.17
Unemployed	15	..	..	69.16	26.85	3.99	..	..	100.00	0.50
Not in labour force	1,312	16.72	28.92	32.74	11.72	3.42	3.57	2.91	100.00	40.96
Sub-total	1,610	14.20	24.90	35.96	15.90	3.20	3.11	2.73	100.00	48.20
Total	3,398	14.56	23.80	36.74	17.32	2.34	2.36	2.88	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Coimbatore comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either

gainfully occupied or not in the labour force. The labour force participation rate was of the extent of 35 per cent. consisting of gainfully occupied and unemployed categories.

3.8. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and a non-earning dependant as one who earned no income at all and was dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3.8

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male ..	855	..	0.13	61.04	36.45	1.34	0.65	0.39	100.00	24.17
Female ..	190	..	0.42	55.34	43.32	0.61	..	0.31	100.00	4.16
Sub-total	1,045	..	0.17	60.20	37.46	1.23	0.56	0.38	100.00	28.33
<i>Earning dependants</i>										
Male ..	64	..	8.49	53.66	12.82	8.09	8.95	7.99	100.00	1.97
Female ..	92	..	5.53	50.06	35.59	3.82	1.41	3.59	100.00	2.53
Sub-total	156	..	6.83	51.63	25.61	5.69	4.72	5.52	100.00	4.50
<i>Non-earning dependants</i>										
Male ..	869	30.07	45.19	14.00	2.34	1.23	2.05	5.12	100.00	25.66
Female ..	1,328	16.49	28.53	33.15	11.95	3.42	3.53	2.93	100.00	41.51
Sub-total	2,197	21.68	34.90	25.83	8.28	2.58	2.96	3.77	100.00	67.17
Total ..	3,398	14.56	23.80	36.74	17.32	2.34	2.36	2.88	100.00	100.00
<i>Number of members (unestimated)</i>										
..	..	466	795	1,267	616	82	72	100	3,398	..

Earners and earning dependants constituted about 33 per cent. of the total; about 26 per cent. being men and the remaining about 7 per cent. women. The non-earning dependants, who consisted mainly of children and women doing household work, accounted for about 67 per cent.

3.9. Family size, composition, economic status and earning strength by income

3.91. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusion on the basis of the figures given under this column in the analysis of this table and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

Percentage distribution of families by family income and family-size

Family size	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
One ..	23.34	24.08	16.78	7.43	5.09	1.99	..	9.70
Two and three	65.66	30.26	29.85	23.86	10.97	9.65	15.54	22.05
Four and five	..	34.69	41.86	37.88	39.92	39.65	31.54	38.13
Six and seven	11.00	7.98	10.25	23.22	27.26	31.24	35.45	21.22
Above seven..	..	2.99	1.26	7.61	16.76	17.47	17.47	8.90
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.01	9.25	24.41	30.60	11.18	15.10	8.45	100.00
Number of families (un-estimated)	8	70	158	192	79	129	83	719

Family income, on the whole, tended to increase with the size of family and in higher income classes there was a larger percentage of large sized families.

The composition of families by economic status of members is given in table 3.10.

TABLE 3.10
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	0.94	0.88	0.98	1.03	1.16	1.30	1.56	1.10
Adult female	0.06	0.19	0.12	0.11	0.17	0.39	0.38	0.19
Children male	..	0.02	..	..	..	..	..	..
Children female	..	0.01	..	..	..	..	..	..
All earners ..	1.00	1.10	1.10	1.14	1.33	1.69	1.94	1.29
<i>Earning dependants</i>								
Adult male ..	0.11	0.01	0.07	0.07	0.21	0.08	0.09	0.08
Adult female	0.18	0.06	0.13	0.10	0.21	0.07	0.05	0.11
Children male	..	0.03	..	0.01	..	0.01	..	0.01
Children female	..	..	0.01	0.01	..	0.01	0.01	0.01
All earning dependants	0.29	0.10	0.21	0.19	0.42	0.17	0.15	0.21
<i>Non-earning dependants</i>								
Adult male ..	0.18	0.21	0.16	0.30	0.30	0.44	0.47	0.30
Adult female	0.50	0.79	0.77	1.15	1.16	1.19	1.34	1.04
Children male	0.40	0.61	0.68	0.94	1.04	1.07	1.07	0.88
Children female	0.29	0.60	0.65	0.86	1.17	1.16	0.79	0.85
All non-earning dependants	1.37	2.21	2.26	3.25	3.67	3.86	3.67	3.07
<i>Total</i>								
Adult male	1.23	1.10	1.21	1.40	1.67	1.82	2.12	1.48
Adult female	0.74	1.04	1.02	1.36	1.54	1.65	1.77	1.34
Children male	0.40	0.66	0.68	0.95	1.04	1.08	1.07	0.89
Children female	0.29	0.61	0.66	0.87	1.17	1.17	0.80	0.86
All members..	2.66	3.41	3.57	4.58	5.42	5.72	5.76	4.57
<i>Number of members (unestimated)</i>								
	20	235	572	886	421	747	517	3,398

The average number of members per family was 4.57. Of these, 1.29 were earners, 0.21 earning dependants and 3.07 non-earning dependants.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

Percentage distribution of families by earning strength and income

Earning strength	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
One earner ..	70.85	81.41	74.85	72.50	46.46	28.72	30.98	60.86
One earner and one or more earning dependants ..	29.15	10.66	16.13	13.63	22.41	5.98	6.36	13.38
Two earners ..	..	6.72	8.30	11.78	20.68	55.74	35.11	19.95
Two earners and one or more earning dependants ..	..	..	0.37	1.26	8.71	6.12	4.95	2.79
Three earners ..	..	1.21	0.22	0.62	1.74	2.43	15.44	2.22
Three earners and one or more earning dependants ..	..	..	0.13	..	..	0.72	0.15	0.15
More than three earners with or without earning dependants ..	..	..	..	0.21	..	0.29	7.01	0.70
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, the proportion of families having one income recipient was the largest, being about 61 per cent. of the total. The percentage of families having more than two earners was very small (6 per cent. of the total).

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

Percentage distribution of families by income and earning strength in terms of relationship with the main earner

Family earning strength in terms of relationship with the main earner	Number of families (un-estimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families by earning strength
		Below 30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self	362	1.18	12.34	29.93	36.52	8.51	7.11	4.41	100.00	60.86
Self and wife or husband	122	..	1.66	18.59	22.80	15.30	29.02	12.63	100.00	14.03
Self and one or more children	51	..	6.63	14.37	22.65	11.75	34.05	10.55	100.00	5.60
Self, wife or husband and one or more children	14	..	..	..	35.20	11.24	1.57	51.99	100.00	1.05
Self and one or more other family members	150	1.81	6.84	13.86	19.99	14.97	26.62	15.91	100.00	16.46
Self, wife or husband and one or more other family members ..	16	..	..	27.63	13.42	26.37	21.85	10.73	100.00	1.69
Self, one or more children and one or more other family members ..	2	..	..	..	..	73.31	26.69	..	100.00	0.24
Self, wife or husband, one or more children and one or more other family members ..	2	..	..	..	..	..	..	100.00	100.00	0.07
All families	719	1.01	9.25	24.41	30.80	11.18	15.10	8.45	100.00	100.00
Number of families (unestimated) ..	..	8	70	158	192	79	129	83	719	..

Taking all families, the main earner was the sole earner in about 61 per cent. of the cases. In 14 per cent. of the cases he/she was assisted by wife/husband, in about 6 per cent. of the cases by children and in 16 per cent. of the cases by other family members. A large percentage of families having higher earning strength came in higher income-brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with main earner	Monthly family income class (Rs.)							All
	<30 <60	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	38.94	51.32	55.49	68.74	57.73	48.60	42.88	57.14
Son or daughter ..	49.94	111.40	121.45	175.55	211.46	204.39	163.25	162.47
Father, mother, uncle, aunt	29.15	31.46	17.91	39.49	44.11	42.32	50.37	35.24
Brother, sister, cousin ..	19.56	14.48	14.87	20.78	35.35	48.42	51.47	27.14
Nephew, niece ..	..	3.23	5.30	3.49	3.11	13.09	20.00	6.67
Father-in-law, mother- in-law, brother-in-law, sister-in-law ..	..	..	7.71	10.82	10.45	14.54	16.67	9.97
Son-in-law, daughter-in- law ..	..	3.72	0.34	0.61	1.74	1.91	3.02	1.35
Grand children ..	..	3.72	0.68	2.98	0.15	2.62	11.06	2.77
Others ..	..	2.04	1.66	3.18	3.15	10.65	7.78	4.18
Total ..	137.59	221.37	225.41	325.64	367.25	386.54	366.50	306.93

TABLE 3.13—contd.

	1	2	3	4	5	6	7	8	9
<i>Living away from family</i>									
Wife or husband	1.14	2.75	1.31	0.25	1.40	2.12	1.60
Son or daughter	1.14	2.51	6.61	2.20	8.67	..	4.30
Father, mother, uncle, aunt	0.94	4.22	6.15	6.25	3.55	7.99	4.91
Brother, sister, cousin	3.50	0.57	..	1.46	1.09	1.34
Nephew, niece
Father-in-law, mother-in-law, brother-in-law, sister-in-law	0.43	0.67	..	0.70	..	0.42
Son-in-law, daughter-in-law
Grand children
Others	2.31	..	0.36	..	0.35	..	0.38
Total	5.53	13.41	15.67	8.70	16.13	11.20	12.95

Dependent units

Number of dependent units living away per 100 families	24.42	11.16	16.91	7.13	7.74	5.81	6.88	9.91
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With the increase in the monthly family income the number of dependants living with family increased progressively up to the income class of 'Rs. 150 to less than Rs. 210'. There was, however, no clear trend in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income-classes. The first two groups, unmarried earner, and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.14

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60..	26.71	20.46	3.74	9.08	6.43	14.40	8.80	10.28	
60 < 120	63.99	71.82	73.59	59.69	48.13	40.05	55.86	55.02	
120 and above	9.30	7.72	22.67	31.23	45.44	45.55	35.34	34.72	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	7.64	2.06	5.04	33.80	27.40	11.79	12.27	100.00	
Number of families (unestimated)	54	16	33	227	195	100	94	719	

Family-types consisting of husband, wife and children; and husband, wife, children and other members constituted about 34 per cent. and about 27 per cent. respectively.

Table 3.15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.15

Percentage distribution of families by family composition (in terms of adults/children) and income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										Other families	All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child			
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60	24.30	47.15	9.58	18.44	8.40	8.50	14.43	7.62	6.33	4.50	10.26	
60—< 210	66.61	52.85	69.23	67.63	69.24	57.85	60.74	69.37	52.97	32.56	55.02	
120 and above	9.09	..	21.09	13.93	22.26	33.85	24.80	23.01	40.70	62.94	34.72	
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	9.70	1.16	7.45	8.57	7.26	12.36	4.96	7.63	15.76	25.15	100.00	
Number of families (unestimated) ..	69	8	49	59	47	76	32	48	110	221	719	

The common types of families were 2 adults and more than 2 children, 3 adults and more than 1 child and other families. Families having 1 adult (single-member families) constituted 9.70 per cent. of the total.

3.92. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data was, however, undertaken by adopting per capita family income as the classificatory character. The results are presented below Table 3.16 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.16

Percentage distribution of families by monthly per capita income and family size

Family size	Monthly per capita income class (Rs.)										
	<5	5— <10	10 — <15	15 — <20	20— <25	25— <35	35— <50	50— <65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
One			1.74	..	0.29	0.94	3.20	5.61	26.66	62.84	9.70
Two and three ..			16.48	10.86	6.91	11.06	33.23	44.05	37.89	20.88	22.05
Four and five ..			38.08	35.20	41.90	56.90	41.71	36.38	13.70	10.28	38.13
Six and seven ..	100.00	21.42	28.98	37.06	20.62	18.50	12.70	18.35	..	..	21.22
Above seven ..		22.28	24.96	13.84	10.48	3.36	1.26	3.31	..	..	8.90
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.24	2.84	12.07	19.62	13.85	22.85	13.14	4.63	10.76	100.00	100.00
Number of families (unesti- mated)	2	23	81	129	99	172	100	34	79	719	719

It will be seen that in the higher per capita income classes a comparatively large percentage of families were small sized families like single-member families and families having two to three members and conversely large sized families like six to seven were in the lowest per capita income class.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	1.00	1.16	1.14	1.22	1.33	1.37	1.50	1.28	1.10	1.29
Earning dependants ..	1.00	0.16	0.20	0.39	0.27	0.19	10.07	0.14	0.02	0.21
Non-earning dependants ..	4.54	4.42	4.75	4.18	3.54	2.75	2.09	1.75	0.61	3.07
All members	6.54	5.74	6.09	5.79	5.14	4.31	3.66	3.17	1.82	4.57

The proportion of earners to total number of members in the family generally increased with the increase in the per capita income up to per capita income class of 'Rs. 35 to less than Rs. 50'. The earning dependants constituted a small (5 per cent.) proportion of the total family members. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension, cash assistance; gifts and concessions; interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 122.74 and the average per capita income was Rs. 26.86. The average monthly income per family and per capita according to different

family income classes is given below:

TABLE 4.1

Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average family per ..	9.58	45.28	76.57	103.50	132.32	178.66	311.40	122.74
Average capita per ..	3.59	13.27	21.56	22.56	24.40	31.24	54.11	26.86
Percentage of families to total ..	1.01	9.25	24.41	30.60	11.18	15.10	8.45	100.00

The average monthly income per family varied from Rs. 9.58 in the lowest income class to Rs. 311.40 in the highest income class. The average per capita income also showed an increasing trend with the increase in the family income. It increased from Rs. 3.59 in the lowest income class to Rs. 54.11 in the highest income class.

4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income by source, category of earner and family income class

Category of earner and source	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employ- ment ..	40.85	35.21	67.12	89.75	102.29	129.76	247.47	99.46
Self-employ- ment ..	2.20	—0.04	—0.37	1.04	3.39	3.43	2.52	1.36
Other sources	3.65	1.59	2.82	4.97	7.95	11.10	13.02	6.06
Sub-total: by men ..	46.70	36.76	69.57	95.76	113.63	144.29	263.01	106.88
<i>Women</i>								
Paid employ- ment ..	0.84	4.87	4.99	5.86	12.17	29.97	36.91	12.47
Self-employ- ment ..	—21.09	0.19	0.41	0.10	0.24	1.11	0.95	0.21
Other sources	0.73	0.92	0.76	0.33	0.39	1.15	1.75	0.75
Sub-total: by women ..	—19.52	5.98	6.16	6.29	12.80	32.23	39.61	13.43
<i>Children</i>								
Paid employ- ment ..	..	0.68	0.09	0.06	0.55	0.19	0.18	0.21
Self-employ- ment ..	..	..	..	0.23	..	..	..	0.07
Other sources	..	0.12	..	..	..	..	..	0.01
Sub-total: by children ..	..	0.80	0.09	0.29	0.55	0.19	0.18	0.29

TABLE 4.2—contd.

1	2	3	4	5	6	7	8	9
<i>Family</i>								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	—17.60	0.83	0.22	0.42	3.62	1.18	5.30	1.11
Other sources	..	0.91	0.53	0.74	1.72	0.77	3.30	1.03
Sub-total: by family ..	—17.60	1.74	0.75	1.16	5.34	1.95	8.60	2.14
<i>Total</i>								
Paid employment ..	41.09	40.76	72.20	95.67	115.01	159.92	284.56	112.14
Self-employment ..	—36.49	0.98	0.26	1.79	7.25	5.72	8.77	2.75
Other sources	4.38	3.54	4.11	6.04	10.06	13.02	18.07	7.85
Total income	9.58	45.28	76.57	103.50	132.32	178.66	311.40	122.74
Percentage of families to total ..	1.01	9.25	24.41	30.60	11.18	15.10	8.45	100.00

An analysis of income by category of earner shows that men contributed the largest amount (87 per cent. of the total income) to the average monthly family income from all the three sources. The contribution of women to the average monthly family income from all the three sources was Rs. 13.43 or about 11 per cent. of the total income and that of 'family' Rs. 2.14 or about 2 per cent. The contribution of children was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income class

Category of earner and source	Monthly per capita income class (Rs.)										All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above		
1	2	3	4	5	6	7	8	9	10	11	
<i>Men</i>											
Paid emp- loyment	30.22	34.66	61.30	85.74	97.71	97.39	108.73	153.51	157.91	99.46	
Self-emp- loyment	9.22	1.58	—0.05	2.28	0.21	2.24	1.98	1.02	..	1.36	
Other sources	9.22	1.59	4.31	4.05	6.26	5.95	11.73	10.87	3.75	6.06	
Sub-total: by men	48.66	37.83	65.56	92.07	104.18	105.58	122.44	165.40	161.66	106.88	
<i>Women</i>											
Paid emp- loyment	1.08	5.40	7.51	6.57	7.82	18.01	21.67	9.77	15.07	12.47	
Self-emp- loyment	..	—7.54	0.17	0.43	1.15	..	1.16	0.12	..	0.21	
Other sources	..	2.02	0.88	0.50	0.32	1.00	1.25	0.12	0.39	0.75	
Sub-total: by women	1.08	—0.12	8.56	7.50	9.29	19.01	24.08	10.01	15.46	13.43	
<i>Children</i>											
Paid emp- loyment	..	..	0.24	0.15	0.24	0.42	0.16	..	..	0.21
Self-emp- loyment	..	..	0.58	..	..	..	..	..	..	0.07
Other sources	..	..	..	..	..	0.05	..	..	..	0.01
Sub-total: by children..	..	..	0.82	0.15	0.24	0.47	0.16	..	..	0.29
<i>Family</i>											
Paid emp- loyment	..	..	..	..	..	..	..	..	..	..
Self-emp- loyment	—73.76	2.55	1.45	1.16	—0.16	1.11	1.35	1.85	2.97	1.11	
Other sources	..	1.77	1.23	0.78	1.22	0.70	0.53	0.20	2.50	1.03	
Sub-total: by family	—73.76	4.32	2.68	1.94	1.06	1.81	1.88	2.05	5.47	2.14	
<i>Total</i>											
Paid emp- loyment	31.30	40.06	69.05	92.46	105.77	115.82	130.56	163.28	172.98	112.14	
Self-emp- loyment	—64.54	—3.41	2.15	3.87	1.20	3.35	4.49	2.99	2.97	2.75	
Other sources	9.22	5.38	6.42	5.33	7.80	7.70	13.51	11.19	6.64	7.85	
Total income	—24.02	42.03	77.62	101.66	114.77	126.87	148.56	177.46	182.59	122.74	

The average monthly income per family increased (from Rs. 42.03 to Rs. 182.59) with the increase in the per capita income.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income class

Source	Monthly family income class (Rs.)							All
	< 30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	30.11	39.28	68.98	92.98	105.80	136.78	190.06	97.77
Bonus and commission	11.33	0.16	0.70	0.40	6.49	19.24	37.62	7.23
Concessions ..	..	0.11	0.23	0.24	0.44	0.63	0.39	0.32
Rest ..	0.25	1.21	2.29	2.05	2.28	3.27	56.49	6.82
Sub-total : paid employment	41.69	40.76	72.20	95.67	115.01	159.92	284.56	112.14
<i>Self-employment</i>								
Agriculture ..	39.38	..	0.17	0.19	2.81	0.41	0.47	0.17
Animal husbandry ..	..	0.05	0.37	0.71	2.05	2.19	1.10	0.77
Trade ..	2.20	0.45	0.44	0.07	0.78	1.53	1.94	0.68
Rest ..	0.69	0.58	0.36	0.82	1.61	2.41	6.20	1.47
Sub-total : self-employment	36.49	0.98	0.26	1.79	7.25	5.72	8.77	2.75

TABLE 4.4.—*contd.*

1	2	3	4	5	6	7	8	9
<i>Other income</i>								
Rent ..	4.38	1.32	1.96	3.53	6.73	6.25	13.74	4.59
Rest ..	..	2.22	2.15	2.51	3.33	6.77	4.33	3.26
Sub-total : other income	4.38	3.54	4.11	6.04	10.06	13.02	18.07	7.85
Total income	9.58	45.28	76.57	103.50	132.32	178.66	311.40	122.74
<i>Other receipts</i>								
Sale of assets other than shares, etc.	..	7.11	16.41	1.32	4.61	0.29	6.50	6.18
Credit pur- chase ..	3.52	5.33	6.02	7.90	10.15	7.70	7.76	7.37
Loan taken ..	61.55	22.23	20.74	31.61	33.71	22.86	37.30	27.79
Rest ..	12.70	3.12	9.78	8.22	8.99	9.32	15.85	9.07
Sub-total : other receipts	77.77	37.79	52.95	49.05	57.46	40.17	67.41	50.41
Total receipts	87.35	83.07	129.52	152.55	189.78	218.83	378.81	173.15
Percentage of families to total ..	1.01	9.25	24.41	30.60	11.18	15.10	8.45	100.00

A major portion (Rs. 97.77 or 80 per cent.) of the family income was derived from basic wages and allowances.

Income from bonus and commission was Rs. 7.23 or 6 per cent. and that from 'concessions' and 'rest' comprising overtime earnings, etc., was small being Re. 0.32 or 0.26 per cent. and Rs. 6.82 or 6 per cent. respectively of the total income.

On the whole, families having an income of less than Rs. 90 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipts	Family size									All
	One	Two	Three	Four	Five	Six	Seven	Above seven		
1	2	3	4	5	6	7	8	9	10	
<i>Income from paid employment</i>										
Basic wages and allowances ..	66.80	77.16	82.67	100.45	98.19	113.37	113.29	130.45	97.77	
Bonus and commission ..	4.95	13.93	3.05	10.22	3.62	11.05	5.44	9.33	7.23	
Overtime earnings ..	0.21	0.25	0.50	0.17	0.54	..	..	0.45	0.29
Other earnings ..	2.99	3.14	7.53	9.59	8.13	9.97	2.18	1.91	6.53	
Concessions ..	0.82	0.12	0.07	0.45	0.20	0.33	0.44	0.22	0.32	
Total ..	75.77	94.60	93.82	120.88	110.68	134.72	121.35	142.36	112.14	
<i>Income from self-employment</i>										
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	..	0.25	—1.99	0.06	0.74	—1.25	2.18	—1.35	—0.17
Animal husbandry ..	..	0.88	—0.35	—0.96	1.47	0.58	2.07	4.05	0.77
Trade ..	..	0.13	0.14	0.96	..	1.00	1.41	2.59	0.68
Profession ..	..	..	0.21	0.28	1.03	..	0.22	1.12	0.41
Others ..	..	0.25	0.14	0.96	2.25	0.50	1.20	2.47	1.06
Total ..	..	1.51	—1.85	1.30	5.49	0.83	7.08	8.88	2.75
<i>Other income</i>										
Net rent from land ..	..	..	..	..	..	..	0.11	..	0.01
Net rent from house ..	0.72	1.63	2.84	4.46	5.19	6.31	7.29	7.87	4.58	
Net rent-others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	0.52	0.88	2.91	1.58	0.20	0.50	1.31	0.56	1.08	
Gifts, concession ..	1.03	1.00	1.42	3.33	1.22	3.57	2.18	2.02	2.03	
Interest and dividends ..	..	..	0.43	0.28	0.15	..	..	..	0.14
Chance games and lotteries ..	..	..	0.07	..	..	..	..	..	0.01
Total ..	2.27	3.51	7.67	9.65	6.76	10.38	10.89	10.45	7.85	
Total income ..	78.04	99.62	99.64	131.83	122.93	145.93	139.32	161.69	122.74	
<i>Other gross receipts</i>										
Sale of shares and securities ..	..	..	..	..	0.05	..	..	..	0.01
Withdrawal of savings ..	0.93	5.90	6.04	5.19	12.59	9.72	15.58	13.93	8.74	
Sale of other assets ..	..	..	8.95	3.50	2.40	0.08	33.66	7.98	6.18
Credit purchases ..	2.58	3.64	6.68	5.81	7.79	4.90	10.13	19.66	7.37	
Loans taken ..	10.00	24.71	23.86	29.52	18.77	29.90	24.51	73.93	27.79	
Rest ..	0.10	..	0.14	..	..	2.08	..	0.45	0.32
Total ..	13.61	34.25	45.67	44.02	41.60	46.68	83.88	115.95	50.41	
Total receipts ..	91.65	133.87	145.31	175.85	164.53	192.61	223.20	277.64	173.15	

The average income per family which was Rs. 78.04 in case of single-member families increased with the increase in the size of the family to reach Rs. 161.69 for families of more than 7 members, excepting a slight decline in case of 5-member and seven-members families.

A major portion of the income was from paid employment. It constituted 91 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Single-member families did not report any income from self-employment. Income from self-employment was negative in case of families having 3 members. It fluctuated in other family size classes. Income from 'other sources', e.g., rent, cash assistance, etc., was proportionately high in family size classes of 3 or more members.

4.6. *Income and other receipts by family composition*

4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly income and other receipts by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income	77.01	81.48	103.33	118.69	140.79	138.03	122.17	122.74
Other receipts	13.91	12.55	39.76	62.60	62.62	28.84	43.70	50.41
Total	90.92	94.03	143.09	181.29	203.41	166.87	165.87	173.15
Percentage of families to total	7.64	2.06	5.04	33.80	27.40	11.79	12.27	100.00

The average monthly receipts per family amounted to Rs. 173.15. The major portion (Rs. 122.74) of this consisted of income from paid employment, self-employment and other sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 50.41 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner, husband or wife and unmarried earner and other members, the proportion of such receipts to the income being about 18 per cent., 15 per cent. and 21 per cent. respectively. These capital receipts, however, accounted for about 38 per cent., 53 per cent., 44 per cent. and 36 per cent. of the income respectively in case of families consisting of husband and wife; husband, wife and children; husband, wife, children and other members; and the families classified under rest.

4.62. In terms of the number of adults and children

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children.

Item	Family composition (in terms of adults/children)											All families
	1 adult and children (one or more)	1 adult and 1 child	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults and 1 child	3 adults and more than 1 child	3 adults and more than 1 child	3 adults and more than 1 child	3 adults and more than 1 child	3 adults and more than 1 child	
	1	2	3	4	5	6	7	8	9	10	11	12
Income ..	78.61	68.49	103.03	93.69	105.65	111.19	110.77	117.71	130.18	167.32	122.74	
Other receipts	13.82	30.57	35.32	42.89	55.24	74.18	50.13	45.38	53.07	59.05	50.41	
Total ..	92.43	99.06	138.35	136.58	160.89	185.37	160.90	163.09	183.25	226.37	173.15	
Percentage of families to total ..	9.70	1.16	7.45	8.57	7.26	12.36	4.96	7.63	15.76	25.15	100.00	

The proportion of 'other receipts' to income was comparatively high in the case of families consisting of 2 adults and more than 2 children and 2 adults and 2 children being about 67 per cent. and 52 per cent. respectively. It was lowest (about 18 per cent.) in the case of single-member families. Similar trend can be observed when the proportion of 'other receipts' is studied in relation to total receipts.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. Concepts and definitions

5.11. Disbursements

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital Outlays

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living, but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests, who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor $(f/f+e)$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that

on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt a standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	...	...	...	= 1.0
Adult male	...	...	...	= 1.0
Child (below 15 years)	...	...	...	= 0.6

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 122.74 and the average consumption expenditure worked out to Rs. 133.37, resulting in a deficit of Rs. 10.63. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 14.83. The analysis will first be made in terms of total consumption expenditure, and other disbursements, viz., non-consumption outgo and capital outlays, will be discussed separately.

5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 133.37 per family per month, an expenditure of Rs. 76.31 or about 57 per cent. was incurred on food, Rs. 4.43 or 3 per cent. on tobacco, pan and supari, Rs. 8.36 or 6 per cent. on fuel and lighting, Rs. 11.46 or about 9 per cent. on housing, water charges, repairs, furniture and furnishing, household appliances, household services, etc., Rs. 14.26 or about 11 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 18.55 or 14 per cent. on other items like

personal care, medical care, transport and communication, etc. No expenditure was reported on alcoholic beverages.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 20.46 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows an upward trend except for the income class of 'Rs. 30 to less than Rs. 60' where the average expenditure on food per equivalent adult consumption unit was lower than in the preceding income class.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	2.66	2.32	43.14	18.59
30—<60	3.41	2.80	42.85	15.30
60—<90	3.57	2.91	56.95	19.57
90—<120	4.58	3.72	74.57	20.05
120—<150	5.42	4.19	90.14	20.53
150—<210	5.72	4.65	100.62	21.64
210 and above	5.76	4.83	117.04	24.23
All	4.57	3.73	76.31	20.46

5.22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 30.18 or about 23 per cent. of the consumption expenditure. Of this, a sum of Rs. 14.54 was paid towards repayment of debts, Rs. 11.44 was diverted to savings and investments, Rs. 2.14 to remittances to dependants and Rs. 2.06 to taxes, interest and litigation. The first two, viz., repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was the contribution towards provident fund (Rs. 5.07) which was reported by about 74 per cent. of the families surveyed. In the sub-group 'taxes, interest and litigation' interest on loan alone accounted for Rs. 1.80 or about 87 per cent. of the expenditure on these items.

5.23. *The budget of single-member families*

Single-member families constituted about 10 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 78.04 and the average monthly consumption expenditure Rs. 71.93 leaving a surplus of Rs. 6.11. However, when items such as remittances to dependants, taxes and interest on loans, which are part of current living expenditure, were included, the net result was a deficit of Rs. 1.82.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage, expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2
Percentage expenditure on groups/sub-groups of items

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	59.14	57.11	57.22
Pan, supari and tobacco	4.27	3.27	3.32
Fuel and light	1.90	6.51	6.27
Rent for house and water charges	6.34	5.67	5.70
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.88	3.00	2.89
Clothing, bedding, footwear, headwear and miscellaneous	11.86	10.63	10.60
Personal care	3.99	3.69	3.71
Education and reading	0.18	0.74	0.71
Recreation and amusement	2.49	1.02	1.10
Medical care	1.79	2.77	2.72
Other consumption expenditure	7.16	5.59	5.67
Total	100.00	100.00	100.00

As compared with workers living in multi-member families, the workers living singly spent proportionately less on fuel and light, housing (including repairs, furniture, etc.), education and reading and medical care but more on food, pan, supari and tobacco, clothing, bedding, footwear and headwear, personal care, recreation and amusement and other consumption expenditure which consisted of transport and communication, subscriptions, gifts and charities, ceremonials, etc. Taking important sub-groups under food, the average expenditure per adult consumption unit on cereals and products, pulses and products and prepared meals and refreshments was Rs. 40.02 in case of single-member families and Rs. 12.47 in respect of multi-member families. The average expenditure per adult consumption unit on most of the non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 8.62, Rs. 4.61, Rs. 5.20, Rs. 2.90 and Rs. 1.81 on clothing, bedding, footwear, etc.; rent for housing and water charges; other consumption expenditure like transport, subscriptions, etc.; personal care; and recreation and amusement, as against the average expenditure per adult consumption unit of Rs. 3.70, Rs. 1.97, Rs. 1.95, Rs. 1.29 and Re. 0.35 respectively on these items in the case of multi-member families.

5.3. Levels of expenditure by income and family type

The overall average monthly expenditure was Rs. 137.57 per family, Rs. 30.10 per capita and Rs. 36.83 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by family income classes

Item	Monthly family income class (Rs.)							
	<30	30 — <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	72.78	72.40	102.91	125.09	158.38	180.61	256.82	137.57
Average per capita ..	27.28	21.22	28.98	27.27	29.21	31.58	44.63	30.10
Average per adult consumption unit ..	31.43	25.84	35.31	33.61	36.12	38.81	52.81	26.83
Percentage of families to total ..	1.01	9.25	24.41	30.60	11.18	15.10	8.45	100.00

The average monthly expenditure per family increased from Rs. 72.40 in the income class of 'Rs. 30 to less than Rs. 60' to Rs. 256.82 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Ignoring the highest income class, the average per capita expenditure did not show much variation among the different income classes. Similar was the case with the average expenditure per adult consumption unit. It will be seen that, ignoring the highest two income classes, the family expenditure in all other income classes was more than the family income. The difference is met from 'other receipts' namely, increase in liabilities and diminution of assets. This has been discussed in detail in chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition. Both the tables show that a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 ..	23.55	11.86	..	3.11	0.71	6.67	7.37	4.98
60—<120 ..	71.80	74.96	53.11	42.34	33.95	33.35	44.59	42.98
120 and above	4.65	13.18	41.89	51.55	65.34	59.98	48.04	52.04
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	7.64	2.06	5.04	33.80	27.40	11.79	12.27	100.00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults and children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60 ..	19.92	47.15	5.13	9.12	..	2.52
60—<120 ..	73.52	..	56.23	58.98	56.54	42.37
120 and above ..	6.56	52.85	38.64	31.90	43.46	55.11
Total ..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	9.56	1.16	7.45	8.57	7.26	12.36

Monthly family expenditure class (Rs.)	Family composition (in terms of adults, children)				
	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Below 60 ..	6.22	..	1.73	1.86	4.98
60—<120 ..	37.05	59.22	31.01	24.18	42.98
120 and above ..	56.73	40.78	67.26	73.96	52.04
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	4.96	7.63	15.76	25.29	100.00

5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various

monthly family income classes shows how the pattern of expenditure was influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family-size. The percentages discussed later in the analysis of the table have all been derived with reference to the consumption expenditure.

TABLE 5.6

Average monthly expenditure on sub-groups and groups of items by family income classes

Sub-group and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products ..	22.09	18.18	25.17	35.71	43.71	47.06	51.32	35.31
Pulses and products ..	2.69	2.56	4.01	5.41	6.70	7.53	8.16	5.47
Oil seeds, oils and fats ..	1.60	1.71	2.30	3.38	4.03	4.90	6.36	3.50
Meat, fish and egg ..	0.74	1.21	2.41	3.25	4.12	4.76	5.13	3.31
Milk and products ..	3.26	2.59	4.32	6.25	9.21	11.95	13.78	7.24
Vegetables and products ..	1.14	1.12	1.70	2.28	2.57	3.10	3.61	2.30
Fruits and products ..	0.82	0.73	1.16	1.60	1.94	2.45	3.29	1.73
Condiments, spices, sugar, etc. ..	4.34	3.85	5.25	7.24	8.65	9.95	11.74	7.37
Non-alcoholic beverages	0.72	0.75	1.00	1.64	2.03	2.68	3.75	1.77
Prepared meals and refreshments ..	5.74	10.15	9.63	7.81	7.18	6.24	9.90	8.31
Sub-total: food ..	43.14	42.85	56.95	74.57	90.14	100.62	117.04	76.31

TABLE 5.6—contd.

1	2	3	4	5	6	7	8	9
<i>Non-food</i>								
Pan, supari ..	1.07	1.30	1.55	2.26	2.78	3.13	4.00	2.32
Tobacco and products ..	1.30	1.27	1.94	1.89	2.36	2.48	3.28	2.11
Alcoholic beverages ..	..	..	..	..	..	..	..	..
Fuel and light	4.77	5.03	6.27	8.22	9.93	11.00	12.27	8.36
House rent, water charges, repairs, etc.	5.91	5.43	6.39	8.14	8.48	12.02	22.63	9.29
Furniture and furnishings	0.06	0.21	0.27	0.25	0.61	0.80	0.58	0.43
Household appliances, etc.	0.64	0.25	1.01	0.73	2.83	1.78	2.58	1.36
Household services ..	..	0.14	0.12	0.45	0.31	0.95	0.99	0.44
Clothing, bedding and headwear ..	3.38	3.91	5.99	5.92	12.70	12.83	32.50	9.78
Footwear ..	0.39	0.54	0.12	0.24	0.27	0.50	1.55	0.39
Miscellaneous (laundry, etc.)	1.77	2.33	2.95	3.57	4.78	5.29	8.49	4.09
Medical care	0.93	1.78	2.24	3.36	4.42	6.10	5.64	3.63
Personal care	3.14	3.03	4.08	4.62	5.51	6.27	7.75	4.95
Education and reading ..	0.65	0.13	0.54	0.79	1.26	1.30	2.50	0.95
Recreation and amusement	0.36	0.74	1.07	1.28	1.35	2.27	2.83	1.16
Transport and communication ..	1.43	1.06	2.26	2.37	2.59	3.90	4.15	2.62
Subscription, etc. ..	3.29	0.89	1.97	3.06	3.29	4.08	20.68	4.26
Personal effects and miscellaneous expenses ..	..	0.05	0.27	0.14	1.38	0.57	3.82	0.68
Sub-total : non-food ..	29.09	28.09	39.04	47.39	64.76	75.27	136.24	57.06
Total consumption expenditure ..	72.23	70.94	95.99	121.96	154.90	175.89	253.28	133.37

TABLE 5.6—concl'd.

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	0.55	0.57	4.07	1.08	1.78	1.96	2.09	2.06
Remittances to dependants	..	0.89	2.85	2.05	1.70	2.76	1.45	2.14
Savings and investments	2.20	7.82	6.63	9.35	14.94	16.42	24.47	11.44
Debts repaid	10.36	2.93	17.06	8.81	11.03	13.91	46.07	14.54
Total: non-consumption expenditure ..	13.11	12.28	30.61	21.29	29.45	35.05	74.08	30.18
Total disbursement ..	85.34	83.20	126.61	143.25	184.35	210.94	327.36	163.55
Percentage of families to total	1.01	9.25	24.41	30.60	11.18	15.10	8.45	100.00

The average monthly consumption expenditure per family was Rs. 133.37. Expenditure on food worked out to Rs. 76.31 or 57 per cent. of the consumption expenditure. The percentage expenditure on food in relation to the consumption expenditure decreased with a rise in family income, the only exceptions being the income classes of 'Rs. 30 to less than Rs. 60' and 'Rs. 90 to less than Rs. 120'. Taking individual sub-groups under food, the expenditure, as percentage of the consumption expenditure, on meat, fish and eggs, on the whole, increased with a rise in family income, on milk and products, ignoring the lowest and highest income classes, also increased with a rise in family income and that on cereals and products, pulses and products, leaving the first three income classes, decreased with a rise in

income. Similarly, on prepared meals, ignoring the lowest and the highest income classes, the percentage expenditure decreased with a rise in family income. The expenditure, as percentage of the consumption expenditure, on oilseeds, oils and fats, vegetables and products, condiments, spices, etc., fluctuated as between different income classes.

The non-food group accounted for 43 per cent. of the consumption expenditure. Of this, the expenditure on more important necessities, *viz.*, fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed 48 per cent. The percentage expenditure on fuel and light, showed a downward trend, except for the income classes of 'Rs. 30 to less than Rs. 60' and 'Rs. 90 to less than Rs. 120'. Similarly, the percentage expenditure on house rent, water charges, repairs, etc., showed a downward trend up to the income class of 'Rs. 120 to less than Rs. 150', except for the income class of 'Rs. 90 to less than Rs. 120' whereas that on clothing, bedding and headwear showed an upward trend, excepting the income classes of 'Rs. 90 to less than Rs. 120' and 'Rs. 150 to less than Rs. 210'. The expenditure on conventional necessities and luxuries, such as pan, supari, tobacco and products, furniture and furnishings, household appliances, household services, footwear, miscellaneous (laundry, etc.), medical care, personal care, education and reading, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for 52 per cent. of the expenditure on non-food items. As regards their relationship with income, the percentage expenditure on tobacco and products, ignoring the first two income classes, decreased with the increase in income. Similarly, the percentage expenditure on pan and supari, ignoring the first three income classes, and on personal care decreased with the increase in income whereas that on recreation and amusement, excepting the income classes of 'Rs. 90 to less than Rs. 120' and 'Rs. 120 to less than Rs. 150', increased with the increase in income up to the income class of 'Rs. 150 to less than 210'. The percentage expenditure on the remaining items did not reveal any clear-cut trend.

5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements on sub-groups and groups of items by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5 ≤10	5— ≤10	10— ≤15	15— ≤20	20— ≤25	25— ≤35	35— ≤50	50— ≤65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Food										
Cereals and products	36.91	29.34	38.35	41.62	42.11	37.61	34.41	25.94	13.35	35.31
Pulses and products	3.42	3.37	5.15	6.33	6.53	6.14	5.78	4.32	2.23	5.47
Oil seeds, oils and fats	2.28	2.23	2.93	3.80	3.79	3.83	4.30	3.57	1.84	3.50
Meat, fish and egg ..	1.35	1.78	2.49	3.97	3.70	3.49	3.78	3.11	2.16	3.31
Milk and products	0.86	3.62	4.79	7.48	7.33	8.42	10.13	7.39	4.43	7.24
Vegetables and products	1.36	1.55	2.09	2.36	2.37	2.64	2.69	2.16	1.33	2.30
Fruits and products ..	0.67	0.88	1.30	1.84	1.66	1.85	2.01	2.17	1.39	1.73
Condiments, spices, sugar, etc. ..	3.92	6.12	6.71	7.88	8.23	8.23	8.10	7.02	3.82	7.37
Non-alcoholic beverages ..	1.18	1.28	1.64	1.72	2.06	2.44	2.01	1.28	1.77	
Prepared meals and refreshments	3.72	3.05	4.13	4.38	4.48	6.32	7.19	13.95	29.81	8.31
Sub-total : food ..	54.49	53.12	69.22	81.30	81.92	80.59	80.83	71.64	61.64	76.31

TABLE 5.7—*contd.*

	1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>											
Pan, superi	1.24	1.96		1.87	2.52	2.49	2.48	2.73	1.82	1.76	2.32
Tobacco and products	1.12	1.02		1.55	2.11	2.09	2.06	2.14	2.33	2.96	2.11
Alcoholic beverages, etc.											
Fuel and light	7.27	6.69		7.94	9.21	9.51	8.83	9.03	7.75	4.79	8.36
House rent, water charges, repairs, etc.	..	11.51	5.54	8.06	7.17	7.97	13.26	11.14	8.53	6.79	9.29
Furniture and furnishings	..	0.34		0.62	0.39	0.27	0.47	0.62	0.56	0.14	0.43
Household appliances, etc.	..	0.23		0.65	1.63	1.09	1.77	1.45	1.88	0.62	1.30
Household services	..	..	0.32	0.15	0.26	0.37	0.66	0.42	0.83	0.65	0.44
Clothing, bedding and headwear	10.17	1.37		5.25	7.58	9.11	9.67	14.43	15.77	13.84	9.78
Footwear	..	..	..	0.17	0.22	0.09	0.36	0.53	0.72	1.23	0.39
Miscellaneous (laundry, etc.)	..	2.69	1.91	2.92	3.76	4.05	4.14	5.40	4.69	4.77	4.09
Medical care	0.95	2.11		2.35	3.40	3.83	4.66	4.62	2.93	2.70	3.63
Personal care	2.75	3.88		4.47	5.04	4.99	5.17	5.46	4.82	4.47	4.95
Education and reading	..	..	0.30	0.29	1.34	0.59	1.23	1.19	1.00	0.66	0.95
Recreation and amusement	..	..	0.23	0.93	1.12	1.18	1.37	2.22	2.04	2.36	1.46
Transport and communication	..	1.08	0.29	1.79	2.39	1.94	2.63	4.25	2.53	3.50	2.62
Subscription, etc.	..	..	1.76	2.23	2.32	2.24	3.64	4.48	27.49	4.44	4.26
Personal effects and miscellaneous expenses	..	..	..	0.12	0.22	0.09	0.94	0.45	0.96	2.66	0.68
Sub-total: non-food	38.78	27.95	41.36	50.68	51.90	63.34	70.56	86.65	58.34	57.06	
Total consumption expenditure	93.27	81.07	110.58	131.98	133.82	143.93	151.39	158.29	119.98	133.37	

TABLE 5.7—concl'd.

1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	2.30	0.17	7.68	1.08	1.69	1.36	2.09	0.67	0.51	2.06
Remittance to dependants ..	..	..	0.82	0.95	0.95	1.05	3.33	3.66	8.11	2.14
Savings and investments ..	3.37	18.43	5.96	8.88	11.29	11.68	18.74	16.14	11.44	
Debts repaid ..	4.43	25.45	6.06	7.71	15.98	12.94	30.20	21.74	14.54	
Total: non-consumption expenditure	2.30	7.97	52.38	14.05	19.23	20.68	30.04	53.27	46.50	30.18
Total: disbursement ..	95.57	89.04	162.96	146.03	153.05	173.61	181.43	211.56	166.48	163.55

Ignoring the lowest and highest per capita income classes, the proportion of expenditure on food to the consumption expenditure decreased with the increase in per capita income of the family from 66 per cent. in the per capita income class of 'Rs. 5 to less than Rs. 10' to 45 per cent. in the per capita income class of 'Rs. 50 to less than Rs. 65'. Taking individual sub-groups under the food group, the percentage expenditure on cereals and products decreased with the increase in per capita income of the family and that on pulses and products increased with the increase in per capita income of the family upto the per capita income class of 'Rs. 20 to less than Rs. 25' and thereafter decreased with the increase in per capita income. The percentage expenditure on the remaining items of food fluctuated in different per capita income classes without showing any trend.

5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Earnest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.

- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each monthly per capita income class by the percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Below 45	..	..	9.16	7.70	9.80	14.39	26.04	31.09	27.77	15.12
5—<50	..	..	3.01	1.80	7.83	10.04	10.78	14.75	20.22	8.37
50—<55	53.90	..	8.60	8.15	7.46	13.00	26.46	13.15	16.02	12.58
55—<60	..	18.98	17.79	12.88	20.20	14.90	13.84	9.79	12.01	14.98
60—<65	46.10	41.14	15.14	26.83	10.83	18.43	12.04	18.39	4.66	17.01
65—<70	..	16.55	22.52	24.93	22.70	17.15	7.65	8.86	6.59	17.26
70 and above	..	23.33	23.78	17.71	21.18	12.09	3.19	3.97	12.73	14.68
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food generally declined in the case of high per capita income classes.

5.62. Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, was only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by the percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by the percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					
		1	2 and 3	4 and 5	6 and 7	Above 7	All
1	2	3	4	5	6	7	8
Below 45	104	20.85	24.04	11.74	8.49	17.00	15.12
45- <50	57	15.97	11.26	7.84	5.34	2.43	8.37
50- <55	90	15.52	19.66	10.51	8.01	11.61	12.58
55- <60	106	12.12	12.93	16.32	18.05	10.11	14.93
60- <65	126	4.47	14.32	17.46	24.56	17.45	17.01
65- <70	128	12.94	12.69	23.91	12.54	16.11	17.26
70 and above ..	108	18.13	5.10	12.22	23.01	25.29	14.68
Total	719	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families ..	..	9.70	22.05	38.13	21.22	8.90	100.00
Number of families (unestimated) ..	..	70	147	262	162	78	719

About 37 per cent. of the single-members families spent less than 50 per cent. of the consumption expenditure on food and only about 18 per cent. of such families spent 70 per cent. or more on food. As against this, only about 14 per cent. and 19 per cent. of the families consisting of 6 and 7, and above 7 members respectively spent less than 50 per cent. on food and similarly about 23 per cent. and 25 per cent. of corresponding families spent 70 per cent. or more on food. The influence of the size of the family is expected to be felt more clearly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7. Proportion of families reporting expenditure on selected sub-groups

The proportion of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of family are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size					All	Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	97.77	83.93	85.28	91.37	83.26	87.35	631
Non-alcoholic beverages ..	14.84	85.03	92.43	85.09	93.10	81.77	591
Pan, supari ..	25.85	79.28	91.27	94.53	94.72	83.28	597
Tobacco and tobacco products ..	74.50	79.32	85.04	83.13	86.21	82.45	594
Alcoholic beverages ..	..	..	..	..	..	..	..
Furniture and furnishings ..	1.96	9.15	12.90	13.88	20.79	11.92	81
Household services ..	17.25	13.16	20.24	14.90	19.20	17.16	122
Medical care ..	69.90	85.56	88.56	81.85	88.41	84.65	573
Personal care ..	98.70	100.00	100.00	100.00	100.00	99.87	716
Education and reading ..	17.90	23.06	25.48	31.55	37.79	27.24	199
Recreation and amusements ..	80.80	75.53	68.82	67.64	75.77	71.83	530
Transport and communication ..	78.99	81.71	72.82	71.41	75.66	75.33	539
Remittance to dependants ..	39.14	17.53	8.73	7.12	1.47	12.63	92
Savings and investments ..	58.59	81.12	87.99	85.39	90.93	83.33	562
Debts repaid ..	32.25	38.23	36.98	38.82	31.13	36.67	247

Taking all sizes of families together, nearly all families incurred expenditure on personal care; whereas on alcoholic beverages no family had reported to have incurred any expenditure. A major portion of the families surveyed were noticed spending on prepared meals and refreshments, medical care, pan, supari, tobacco and products, non-alcoholic beverages, transport and communication and recreation and amusements. The percentage of families reporting expenditure on these items were about 87, 85, 83, 82, 75 and 72 respectively. Expenditure on education and reading, household services and furniture and furnishings was reported by about 27, 17 and 12 per cent. respectively. It was noticed that in case of single-member families, about 98 per cent. of the families surveyed were used to have prepared meals and refreshments. The percentage of such families was also quite high (about 99 per cent.) in the matter of expenditure on personal care.

About 83 per cent. of the families were either saving or investing some amount and the percentage of families in different sizes varied between 59 to 91. On the other hand, remittances to dependants were reported by about 13 per cent. of the families only when all sizes of families were taken together. As regards different sizes, the percentages of of such families who remitted to dependants decreased with an increase in the size of family. Repayment of debts was made, on the whole, by about 37 per cent. of the families surveyed.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family per month

Item	Standard unit (quantity)	Number of families reporting* (unestimated)	Average quantity consumed per family
1	2	3	4
FOOD, BEVERAGES, ETC.			
<i>Cereals and products</i>			
Paddy	kg.	6	0.43
Rice	643	45.04
Wheat	16	0.50
Wheat atta	15	0.07
Jowar	229	7.85
Bajra	1	0.01
Maize atta	1	..
Ragi	50	0.93
Ragi atta	1	0.02
Gram	10	0.02
Gram atta	12	0.02
Chira, muri, khoi, lawa	2	..
Maida	7	0.01
Suji, rawa	158	0.83
Cake, pastry	1	..

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

1						2	3	4
Bread	..	..	..	..	..	kg.	7	0.02
Biscuit	..	..	..	..	..	..	28	0.02
Other wheat products	..	..	..	..	..	..	39	0.19
<i>Pulses and products</i>								
Arhar	..	..	..	..	..	..	635	2.97
Gram	..	..	..	..	..	..	394	0.87
Moong	..	..	..	..	..	..	393	0.97
Urd	..	..	..	..	..	..	562	1.91
Pea	..	..	..	..	..	..	7	0.02
Other pulses	..	..	..	..	..	..	41	0.11
Pulse products	..	..	..	..	..	..	65	0.11
<i>Oilseeds, oils and fats</i>								
Mustard oil	..	..	..	..	..	..	1	..
Coconut oil	..	..	..	..	..	..	223	0.40
Gingelly oil	..	..	..	..	..	..	123	0.21
Groundnut oil	..	..	..	..	..	..	437	1.17
Other vegetable oils	..	..	..	..	..	..	146	0.07
Vanaspati	..	..	..	..	..	..	6	..
Oilseeds	..	..	..	..	..	..	8	0.01
Other fats	..	..	..	..	..	..	7	..
<i>Meat, fish and eggs</i>								
Goat meat	..	..	..	..	..	..	493	1.18
Beef	..	..	..	..	..	..	9	0.05
Mutton	..	..	..	..	..	..	28	0.07
Pork	..	..	..	..	..	..	2	0.01
Poultry	..	..	..	..	..	n.b.	1	..
Other meat	..	..	..	..	..	kg.	2	..
Fresh fish	..	..	..	..	..	..	90	0.18
Dry fish	..	..	..	..	..	..	73	0.10
Preserved fish	..	..	..	..	..	..	1	..
Egg hen	..	..	..	..	..	n.b.	33	0.61
Egg duck	..	..	..	..	..	..	1	..

TABLE 6.1—*contd.*

1	2	3	4
<i>Milk and products</i>			
Milk (cow)	1.	431	6.25
Milk (buffalo)	146	2.13
Curd	kg.	59	0.69
Lassi	110	1.40
Ghee (cow)	12	0.01
Ghee (Buffalo)	2	..
Butter	55	0.05
Powdered milk	3	0.04
Other milk and products	157	1.41
<i>Condiments and spices</i>			
Salt	655	2.79
Furmeric	g.	649	106.96
Billy-green	533	641.63
Billy-dry	647	448.94
Tamarind	648	1108.18
Onion	kg.	654	4.81
Garlic	g.	604	96.81
Coriander	617	360.64
Finger	124	15.16
Pepper	633	68.00
Methi	518	102.17
Mustard	647	127.84
Jira	637	64.38
Elachi	1	..
Mixed spices	205	17.73
Other spices, etc.	29	2.22
<i>Vegetables and products</i>			
Potato	kg.	485	1.18
Muli, turnip, radish	20	0.05
Carrot, beet	63	0.10
Arum	315	0.68
Other root vegetables	43	0.07
Brinjal	616	1.72

TABLE 6.1—contd.

1	2	3	4
Cauliflower	kg.	3	0.01
Cabbage	366	0.77
Ladies finger	228	0.42
Tomato	330	0.70
Cucumber	6	0.01
Pumpkin	26	0.06
Gourd	58	0.11
Kerala	1	..
Bean	60	0.12
Pea	2	..
Other vegetables	444	0.69
Amaranth, chalai	119	0.28
Other leafy vegetables	252	0.63
Pickle preservative	4	..
Other vegetable products	69	0.12
<i>Fruits and products</i>			
Banana, plantain	no.	245	12.16
Orange	23	0.45
Lemon	14	0.23
Mango	15	0.20
Jack fruit	2	..
Coconut	637	5.37
Cashewnut	kg.	2	..
Apple
Dried fruit	1	..
Other fruits	1	0.01
<i>Sugar, honey, etc.</i>			
Sugar crystal	308	1.25
Sugar deshi	5	0.03
Gur	428	4.83
Honey	3	0.01
Sugar candy	4	..
Others	102	0.68

TABLE 6.1—concl'd.

1	2	3	4
<i>Pan, supari</i>			
Pan leaf	no.	595	350.75
Pan finished	"	3	0.04
Supari	g.	591	241.79
Lime	"	108	17.26
<i>Tobacco and products</i>			
Bidi	no.	364	191.19
Cigarette	"	86	16.02
Cigar, cheroot	"	13	0.76
Chewing tobacco	g.	38	13.65
Leaf tobacco	"	267	87.48
Snuff	"	49	7.81
<i>Other beverages</i>			
Tea leaf	kg.	65	0.02
Coffee powder or seed	"	562	0.29
Squash and syrup	"	1	0.01
kg = kilogram. no. = number. l. = litre. g. = gram.			

The quantity of cereals and products consumed, on an average, by a working class family per month was 54.96 kg. Of this, the major portion (45.04 kg.) was accounted for by rice alone. The average size of a family in terms of equivalent adult consumption units was 3.73 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.48 kg. only. Besides 54.96 kg. of cereals and products, the average family consumed 6.96 kg. of pulses and products, 8.38 l. of milk and 3.60 kg. of milk products, 1.86 kg. of oils and fats, 1.59 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available), 10.76 kg. of condiments and spices, 7.72 kg. of vegetables and products and 6.80 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of food stuffs consumed, on an average, by a family of industrial workers in Coimbatore.

Among items of pan, supari, tobacco, alcoholic and other beverages, an appreciable consumption of pan leaf, supari, cigarette, tobacco and coffee powder or seed was recorded.

6.2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Coimbatore was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the age-group of 5—14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirement of children upto 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.

5. The vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75

worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of food stuffs consumed, on an average, by a working class family

Nutrients						Quantity consumed per day per family	Quantity recommended
1						2	3
Calories	..	..	..	..	..	10,543	9,985
Protein	..	..	..	..	..	256 g.	254 g.
Fat	..	..	..	..	..	134 g.	..
Calcium	..	..	..	..	..	1.9 g.	6.3 g.
Iron	..	..	..	..	..	144 mg.	91 mg.
Vitamin A	..	..	..	..	..	5,973 i.u.	15,905 i.u.
Vitamin B1	..	..	..	..	..	5.1 mg.	5.0 mg.
Vitamin C	..	..	..	..	..	127 mg.	229 mg.
Nicotinic acid	..	..	..	..	..	51 mg.	..
Riboflavin	..	..	..	..	..	2.8 mg.	..

g.=gram, mg. = milligram, i.u. international unit.

From the above it would appear that overall calorie intake was fairly good. Total intake of protein was also good but the proportion of first class protein derived from flesh food was very little. It is desirable to increase its intake. The fat intake appeared to be adequate but the diets appeared to be grossly deficient in respect of Calcium, Vitamin A and Vitamin C. Increased intake of leafy vegetables and skimmed milk, especially by children and nursing and pregnant women, would help to overcome these deficiencies.

CHAPTER 7

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and also amount spent to increase assets or decrease liabilities, and receipts include money income (and imputed money value of items consumed without money outlay) as well as funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursement side, and not the amount spent on the purchase of the goods as such during that particular month. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or— (Rs.)
1	2	3	4	5
Less than 30	1.01	87.35	85.34	+2.01
30 to less than 60	9.25	83.07	83.20	—0.13
60 to less than 90	24.41	129.52	126.60	+2.92
90 to less than 120	30.60	152.55	113.25	+9.30
120 to less than 150	11.18	189.78	184.35	+5.43
150 to less than 210	15.10	218.83	210.94	+7.89
210 and above	8.45	378.81	327.36	+51.45
All	100.00	173.15	163.55	+9.60

Taking all income classes, the net balancing difference was +Rs. 9.60 or 5.5 per cent. of the total receipts. Except for the income class 'Rs. 30 to less than Rs. 60', the net balancing difference was positive, i.e., receipts were more than disbursements in all cases.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term current money income has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, which 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at

successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30 — <60	60 — <90	90 — <120	120 — <150	150 — <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family ..	9.58	45.28	76.57	103.50	132.32	178.66	311.40	122.74
Average monthly expenditure per family	72.78	72.40	102.91	125.09	158.38	180.61	256.82	137.57
Monthly balance								
Percentage of families recording surplus* to total families	..	0.84	4.95	7.74	2.58	8.06	6.00	30.17
Percentage of families recording deficit to total families ..	1.01	8.41	19.46	22.86	8.60	7.04	2.45	69.83
Average surplus (+) or deficit (—) per family	—63.20	—27.12	—26.34	—21.59	—26.06	—1.95	+54.58	—14.83

*Zero balance is considered as surplus.

Of the total families surveyed, about 70 per cent. had deficit budget while the remaining 30 per cent. had balanced or surplus budgets.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children
1	2	3	4	5	6	7
Percentage of families* recording surplus to total families ..	4.87	..	3.22	2.16	2.11	2.30
Percentage of families recording deficit to total families ..	4.69	1.16	4.23	6.41	5.15	10.06
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together ..	-1.25	-18.67	-5.70	-14.35	-16.38	-29.07

Item	Family composition (in terms of adults/children)				
	3 adults	3 adults and one child	3 adults and more than one child	Other families	All
1	8	9	10	11	12
Percentage of families recording surplus* to total families	1.77	1.74	3.75	8.25	30.17
Percentage of families recording deficit to total families	3.19	5.89	12.01	17.04	69.83
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together	-16.49	-17.46	-21.24	-10.04	-14.83

*Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance although the deficit was least in case of single-member families.

7.4. Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size group by monthly expenditure.

TABLE 7.4

Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)			
			<60	60— <90	90— <120	120— <150
1	2	3	4	5	6	7
<30	1	3	100.00	..	..	..
	2 and 3	4	44.75	27.60	..	27.65
	4 and 5	..	..	..	..	..
	6 and 7	1	..	..	100.00	..
	Above 7	..	..	..	..	..
	All	8	52.73	18.12	11.00	18.15
30—<60	1	17	63.04	27.35	..	9.61
	2 and 3	24	58.14	31.73	5.08	5.05
	4 and 5	21	20.65	43.28	24.80	..
	6 and 7	6	25.83	32.79	41.38	..
	Above 7	2	28.21	..	..	71.79
	All	70	42.83	35.56	13.44	5.99
60—<90	1	25	4.84	74.13	21.03	..
	2 and 3	47	..	39.01	25.10	21.31
	4 and 5	66	0.78	20.91	40.99	20.98
	6 and 7	17	..	37.88	46.09	8.29
	Above 7	3	..	72.76	..	27.24
	All	158	1.14	41.81	32.91	16.33
90—<120	1	18	9.04	31.63	50.87	8.46
	2 and 3	43	..	21.77	42.04	29.05
	4 and 5	69	..	4.68	53.61	26.66
	6 and 7	46	..	4.82	30.60	46.67
	Above 7	16	..	2.11	14.78	38.31
	All	192	0.67	10.60	42.35	31.41

TABLE 7.4—*contd.*

		1	2	3	4	5	6	7
20	<150	..	1	4	..	..	100.00	..
			2 and 3	7	..	..	..	67.54
			4 and 5	35	..	..	19.87	35.72
			6 and 7	22	..	..	..	46.06
			Above 7	11	..	..	9.49	22.84
			All	79	..	..	14.62	38.05
50	<210		1	3	..	26.50	..	26.50
			2 and 3	11	..	..	..	25.00
			4 and 5	49	..	1.84	7.35	11.63
			6 and 7	41	..	..	11.59	11.43
			Above 7	25	..	..	..	18.48
			All	129	..	1.26	6.54	14.41
10 and above			1	..	..	..	..	..
			2 and 3	11	..	..	40.97	6.07
			4 and 5	22	..	..	6.72	20.33
			6 and 7	29	..	..	5.98	3.67
			Above 7	21	..	..	..	..
			All	83	..	..	10.60	8.66
All classes			1	70	21.06	45.80	26.67	5.01
			2 and 3	147	8.73	24.96	25.31	23.05
			4 and 5	262	1.95	14.05	53.32	21.15
			6 and 7	162	0.90	7.22	21.07	26.27
			Above 7	78	0.88	3.06	5.86	23.48
			All	719	4.98	17.11	25.87	21.59
Number of families unestimated)		..			44	119	168	131

TABLE 7.4—contd.

Monthly family income class (Rs.)	Family size	Number of families (un-estimated)	Monthly family expenditure class (Rs.)				Percent age of families to total
			150 —<210	210 —<300	300 and above	Total	
1	2	3	8	9	10	11	12
<20	1	3	..	..	..	100.00	0.24
	2 and 3	4	..	..	..	100.00	0.66
	4 and 5	..	..	..	..	..	..
	6 and 7	1	..	..	..	100.00	0.11
	Above 7	..	..	..	..	..	..
	All	8	..	..	..	100.00	1.01
30—<60 ..	1	17	..	..	..	100.00	2.23
	2 and 3	24	..	..	..	100.00	2.80
	4 and 5	21	6.27	..	..	100.00	3.20
	6 and 7	6	..	..	..	100.00	0.74
	Above 7	2	..	..	..	100.00	0.28
	All	70	2.18	..	..	100.00	9.25
60—<90 ..	1	25	..	..	..	100.00	4.10
	2 and 3	47	14.58	..	..	100.00	7.29
	4 and 5	66	3.91	2.43	..	100.00	10.21
	6 and 7	17	..	..	7.76	100.00	2.50
	Above 7	3	..	..	..	100.00	0.31
	All	158	5.99	1.02	0.80	100.00	24.41
90—<120 ..	1	18	..	..	..	100.00	2.28
	2 and 3	43	4.49	2.65	..	100.00	7.30
	4 and 5	69	8.09	6.96	..	100.00	11.62
	6 and 7	46	13.57	1.46	2.88	100.00	7.10
	Above 7	16	11.15	15.74	17.91	100.00	2.32
	All	192	8.13	4.81	2.03	100.00	30.60
120—<150 ..	1	4	..	..	..	100.00	0.57
	2 and 3	7	32.46	..	..	100.00	1.23
	4 and 5	35	37.41	7.00	..	100.00	4.46
	6 and 7	22	48.43	5.51	..	100.00	3.05
	Above 7	11	45.57	10.76	11.34	100.00	1.87
	All	79	39.33	6.10	1.90	100.00	11.18
150—<210 ..	1	3	47.00	..	..	100.00	0.30
	2 and 3	11	74.40	..	..	100.00	1.46
	4 and 5	49	61.11	16.45	1.62	100.00	5.98
	6 and 7	41	43.51	33.47	..	100.00	4.72
	Above 7	25	47.29	30.45	3.78	100.00	2.64
	All	129	54.19	22.30	1.30	100.00	15.10

TABLE 7.4—concl'd.

	1	2	3	8	9	10	11	12
210 and above ..	1		11	14.42	38.54	..	100.00	1.31
	2 and 3		22	36.13	18.44	18.38	100.00	2.66
	4 and 5		29	37.42	36.08	16.85	100.00	3.00
	6 and 7		21	2.50	28.20	69.30	100.00	1.48
	Above 7							
	All		83	27.34	29.53	23.87	100.00	8.45
All classes ..	1		70	1.46	..	..	100.00	9.70
	2 and 3		147	13.88	3.17	..	100.00	22.05
	4 and 5		262	20.53	7.46	1.54	100.00	38.13
	6 and 7		162	26.46	13.82	4.28	100.00	21.22
	Above 7	7	78	26.94	20.09	19.69	100.00	8.90
	All		719	19.04	8.26	3.24	100.00	100.00
Number of families (unestimated)				154	74	29	719	

Taking all income classes, as the size of the family increased, a larger percentage of families in the large size classes fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size group and income class had to incur expenditure more than the income. Leaving the extreme size groups of 1 and more than 7 members and also the two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

Summary distribution of families by income, expenditure and size for three middle size groups

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure class above the income			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure class lower than the income class		
	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7
60—<90	60.99	68.31	62.14	39.01	30.91	37.86	..	0.78	..
90—<120	36.19	41.71	64.58	42.04	53.61	30.60	21.77	4.68	4.82
120—<150	32.46	44.41	53.94	67.54	35.72	46.06	..	19.87	..

In the income class 'Rs. 60 to less than Rs. 90' the percentage of families with expenditure more than their income was highest in the size group of 4 and 5. In other two size groups also, viz., '2 and 3' and '6 and 7', the percentage of such families was considerable. The percentage of such families was the highest in the size group of '6 and 7' in case of the other two income classes.

PART II
(LEVEL OF LIVING)

77—78

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Coimbatore. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual consumption of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothings, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were:

- (a) **Sickness;**
- (b) **Education;**

- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security' details were collected about the extent to which the workers were aware of and were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the interview method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and

awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data being based on a relatively small sample (178 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows the distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	<60	60 - <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	54	347	363	764
Percentage to total	7.07	45.42	47.51	100.00
<i>(A) All persons</i>				
Not reporting .. ..	..	0.29	..	0.13
Percentage receiving education ..	11.11	15.85	18.46	16.75
Percentage not receiving education ..	88.89	83.86	81.54	83.12
Total ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education ..	38.46	54.64	68.67	59.59
Percentage not receiving education ..	61.54	45.36	31.33	40.41
Total ..	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools	50.00	65.46	52.24	57.82
Percentage receiving education in secondary schools	16.67	23.64	38.80	31.25
Percentage receiving education in other educational institutions	33.33	10.90	8.96	10.93
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and other—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting	..	..	2.27	..	..	0.37	1.28	0.18
Financial difficulties ..	50.00	20.00	36.36	19.84	30.77	17.41	35.90	18.67
Lack of facilities ..	25.00	20.00	4.55	12.15	3.85	12.22	6.41	12.75
Domestic difficulties ..	..	25.00	11.36	34.01	15.38	33.33	11.54	33.03
Attending to family enterprise ..	12.50	..	4.55	0.81	3.85	6.30	5.13	3.42
Lack of interest	12.50	35.00	11.36	30.77	34.61	28.89	19.23	30.16
Others ..	..	..	29.55	2.42	11.54	1.48	20.51	1.79
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 17 per cent. were receiving education and about 83 per cent. were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 60. Of the total members receiving education, about 58 per cent. were studying in primary schools, about 31 per cent. in secondary schools and the remaining about 11 per cent. were receiving education through other institutions, e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for children not receiving education were reported to be financial difficulties whereas for others these were domestic difficulties and lack of interest.

9.2. *Skill and technical training*

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. As for skill acquired mostly through family tradition and not through formal education or training, 35 members reported possession of skill in spinning, winding, weaving, reeling, carpentry, turning, moulding, masonry, etc. Five members had received or were receiving technical education or training in weaving, carpentry, etc. Desire for technical education and training was expressed by only 3 members and the occupations or vocations they had in view were radio mechanism, automobile driving, etc.

SICKNESS AND TREATMENT

10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of recovery from the sickness during the reference period only were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 107 cases of sickness reported among 870 members of the sampled families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration (c) type of treatment, (d) source of assistance and (e) consequences

Item							Percentage of cases
1							2
(a) Type of sickness							
Not reporting	..	..	..	..	..	..	0.93
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	..	17.36
Fever	..	..	..	..	..	..	33.11
Small-pox, plague, cholera	..	..	..	..	..	..	2.80
Respiratory diseases	..	..	..	..	..	..	2.81
Cough and cold	..	..	..	..	..	..	8.41
Other diseases	..	..	..	..	..	..	34.58
						Total	100.00
(b) Duration (during the reference period)							
Below 7 days	..	..	..	..	..	..	33.64
7 days to below 15 days	..	..	..	..	..	..	38.32
15 days to below 30 days	..	..	..	..	..	..	14.02
30 days to below 60 days	..	..	..	..	..	..	8.41
60 days	..	..	..	..	..	..	5.61
						Total	100.00
(c) Type of treatment							
No treatment	..	..	..	..	..	..	4.67
Self treatment	..	..	..	..	..	..	25.23
Ayurvedic treatment	..	..	..	..	..	..	2.80
Unani treatment	..	..	..	..	..	..	..
Homoeopathic treatment	..	..	..	..	..	..	4.68
Allopathic treatment	..	..	..	..	..	..	62.62
						Total	100.00
(d) Source of assistance							
No assistance received	..	..	..	..	..	..	71.57
E.S.I.C.	..	..	..	..	..	..	25.49
Friends and relatives	..	..	..	..	..	..	1.96
Money lender	..	..	..	..	..	..	0.98
						Total	100.00
(e) Consequences (for gainfully occupied members of families)							
Work and normal diet stopped	..	..	..	..	..	..	46.87
Only work stopped	..	..	..	..	..	..	34.38
Only normal diet stopped	..	..	..	..	..	..	3.12
None stopped	..	..	..	..	..	..	15.63
						Total	100.00

The distribution of cases by duration of sickness showed that in about 72 per cent. of the cases, the sickness lasted for less than 15 days. In about 63 per cent. of the cases, allopathic treatment was taken. In about 5 per cent. of the cases no treatment was required. Where treatment of any kind was done, no assistance was received in about 72 per cent. of the cases. Taking the cases of sickness among the gainfully occupied members of the families, in about 81 per cent. of the cases, the sickness resulted in abstention from work. The average duration of such absence was about 12 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item							Percentage of families
1							2
<i>(a) Type of building</i>							
Chawl/bustee	..	..	..	..	..	..	15.73
Flat	..	..	..	..	..	..	1.69
Independent building	..	..	..	..	..	..	50.00
Others	..	..	..	..	..	..	32.58
Total							100.00
<i>(b) Ownership or type of landlord</i>							
Employer	..	..	..	..	..	..	7.87
Self	..	..	..	..	..	..	43.26
Private	..	..	..	..	..	..	48.31
Public bodies	..	..	..	..	..	..	0.56
Total							100.00

TABLE 11-1—contd.

1							2
(c) Type of structure							
Permanent kutcha	..	..	..	..	..	..	30.34
Permanent pucca ..	..	..	..	..	..	..	52.81
Temporary kutcha	..	..	..	..	..	..	12.92
Temporary pucca ..	..	..	..	..	..	..	3.93
Total							100.00
(d) Condition of repairs							
Good ..	..	..	..	..	..	..	56.18
Moderately good ..	..	..	..	..	..	..	32.58
Bad ..	..	..	..	..	..	..	11.24
Total							100.00
(e) Sewage arrangements							
Not reporting ..	..	..	..	..	..	..	1.12
Satisfactory ..	..	..	..	..	..	..	54.49
Moderately satisfactory ..	..	..	..	..	..	..	22.48
Unsatisfactory ..	..	..	..	..	..	..	21.91
Total							100.00
(f) Ventilation arrangements							
No ventilation ..	..	..	..	..	..	..	..
If ventilation							
(i) Good ..	..	..	..	..	..	..	57.87
(ii) Bad ..	..	..	..	..	..	..	16.85
(iii) Tolerable ..	..	..	..	..	..	..	25.28
Total							100.00

Fifty per cent. of the sampled families were living in independent buildings. Only about 16 per cent. were residing in chawls/bustees and about 2 per cent. in flats. Other types of accommodation were occupied by about 32 per cent. of the sampled families. A very small proportion (about 8 per cent.) of the sampled families were living in buildings provided by the employers. The percentages of families living in private buildings and in self-owned buildings were about 48 per cent. and 43 per cent. respectively. The remaining about 1 per cent. of the families were living in buildings owned by public bodies. The structure of the building was pucca, i.e., with walls built of cement, bricks concrete or stone in about 57 per cent. of the cases. About 43 per cent. of the families were living in kutcha buildings.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2
Distribution of dwellings by various characteristics

Item							Percentage of dwellings
1							2
(a) Number of living rooms in dwelling							
No living room .. .. .	..	..	..	..	..	..	0·56
One .. .. .	..	..	..	..	..	..	85·39
Two .. .. .	..	..	..	..	..	..	11·24
Three .. .. .	..	..	..	..	..	..	1·12
More than three .. .. .	..	..	..	..	..	..	1·69
Total ..							100·00
(b) Lighting type							
Electricity .. .. .	..	..	..	..	..	..	26·97
Kerosene .. .. .	..	..	..	..	..	..	73·03
Total ..							100·00
(c) Provision of kitchen							
Not reporting .. .. .	..	..	..	..	..	..	1·69
Kitchen provided .. .. .	..	..	..	..	..	..	53·37
<i>Where not provided, using</i>							
(i) Room in common use with other families .. .. .				..	..	..	8·43
(ii) Part of living room .. .. .			..	..	..	..	28·08
(iii) Covered or uncovered verandah .. .. .			..	..	..	..	5·62
(iv) No specific part of the house .. .. .			..	..	..	..	..
(v) Not needed .. .. .		..	..	..	..	..	2·81
Total ..							100·00

TABLE 11.2—*contd.*

Item							Percentage of dwellings
1							2
<i>Number of stores</i>							
No store	..	..	..	..	..	..	86.52
One	..	..	..	..	..	..	13.48
Total							100.00
<i>Provision of bath room</i>							
No bath provided	..	..	..	..	..	..	74.16
Where provided:							
(i) In individual use	..	..	..	..	..	..	9.55
(ii) In common use	..	..	..	..	..	..	16.29
Total							100.00
<i>Provision of covered verandah</i>							
(i) Provided	..	..	..	..	..	..	66.29
(ii) Not provided	..	..	..	..	..	..	33.71
Total							100.00
<i>Source of water supply</i>							
Tap provided:							
(i) In dwelling	..	..	..	..	..	..	1.12
(ii) Outside dwelling	..	..	..	..	..	..	61.24
Well (with or without hand pump)	..	..	..	..	..	..	24.72
Others	..	..	..	..	..	..	12.92
Total							100.00
<i>Provision of latrine</i>							
No latrine	..	..	..	..	..	..	71.35
In individual use	..	..	..	..	..	..	3.37
In common use with other families	..	..	..	..	..	..	25.28
Total							100.00
<i>Type of latrine</i>							
Flush system	..	..	..	..	..	..	17.78
Septic tank system	..	..	..	..	..	..	..
Manually cleaned	..	..	..	..	..	..	82.22
Total							100.00

It would be seen that a majority of the families were living in dwellings having one living room with covered verandah. There was a provision for kitchen in about 53 per cent. of the cases but in most of the dwellings there was no provision for bath room, store room and latrine. In a majority of cases there were arrangements for tap water supply though outside the dwellings.

11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places	Percent- age of families not reporting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of the main earner ..	1.12	..	44.38	17.98	36.52	100.00
Primary school .. ..	..	..	91.01	5.62	3.37	100.00
Medical aid centre .. ..	..	2.81	65.17	17.42	14.60	100.00
Hospital .. ..	..	..	15.73	10.11	74.16	100.00
Play-ground for children ..	..	43.82	45.50	5.06	5.62	100.00
Cinema house .. ..	..	..	47.75	24.72	27.53	100.00
Shopping centre—grocery ..	..	0.56	75.84	9.55	14.05	100.00
Shopping centre—vegetables ..	..	0.56	83.71	5.62	10.11	100.00
Employment exchange ..	2.81	14.04	1.69	8.43	73.03	100.00
Railway station	2.81	0.56	18.54	24.16	53.93	100.00
Bus stop	0.56	0.56	77.53	16.29	5.06	100.00
Post office .. ..	..	..	74.72	16.85	8.43	100.00

In about 44 per cent. of the cases, work places of the main earners were at a distance of less than 1 mile. Other important places of visit reported by workers or their families such as school medical aid centre, shopping centres, bus stop and post office were at a distance of less than 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant. With regard to working conditions and awareness of the statutory rights and privileges accruing to the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families classified as 'permanent' and 'others' for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked		
	Permanent workers	Other workers	All
1	2	3	4
<i>(a) Paid employment</i>			
(i) In factories	90.89	80.88	88.14
(ii) In other establishments	0.09	0.20	0.12
(b) Self-employment	0.21	2.70	0.90
(c) In employment but not at work	8.57	5.41	7.70
<i>(d) Not in employment</i>			
(i) Seeking work .. .. .	..	4.46	1.23
(ii) Not seeking but available for work	0.24	..	0.16
(iii) Not available for work .. .. .	..	6.35	1.75
Total	100.00	100.00	100.00
Total number of reporting employees	182	69	251

There was a clear difference in the pattern for 'permanent' and 'other' workers. In case of the former, the percentage of man-weeks in 'self-employment' and 'not in employment' was negligible but not so in the case of the latter, who had comparatively a less quantum of paid employment in factories.

12.3. Condition of work-place

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry-groups

Condition of work-place	Industry groups			
	Cotton textile	Machinery and electrical equipment	Rest	All
1	2	3	4	5
<i>Temperature, humidity and ventilation</i>				
Not reporting	1.68	..	9.30	2.77
Uncomfortable	19.55	29.03	16.28	20.15
Tolerable or comfortable	68.16	61.29	65.12	66.80
No particular comment	10.61	9.68	9.30	10.28
Total ..	100.00	100.00	100.00	100.00
<i>Illumination</i>				
Not reporting	1.68	..	9.30	2.77
Too dark	2.23	3.23	2.33	2.37
Too bright	1.68	6.45	4.65	2.77
Tolerable or good	87.71	77.42	76.74	84.59
No particular comment	6.79	12.90	6.98	7.50
Total ..	100.00	100.00	100.00	100.00
<i>Cleanliness</i>				
Not reporting	2.23	..	9.30	3.16
Dirty	6.15	9.68	16.28	8.30
Fair or good	81.56	77.42	67.44	78.66
No particular comment	10.06	12.90	6.98	9.88
Total ..	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>				
Not reporting	3.35	7.22	9.30	3.95
Uncomfortable	7.82	..	2.33	5.93
Comfortable	45.81	45.16	53.49	47.04
No particular comment	43.02	54.84	34.88	43.08
Total ..	100.00	100.00	100.00	100.00
Total number of employees	179	31	43	253

12.4. Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals ..	0.79	0.79	98.42	100.00	11.25	85.94	2.81	100.00
Bath ..	0.79	89.33	9.88	100.00	8.00	68.00	24.00	100.00
Wash places ..	0.79	5.93	93.28	100.00	9.32	80.09	10.59	100.00
Drinking water	0.79	2.38	96.83	100.00	18.78	71.43	9.79	100.00
Rest shelter ..	0.79	35.97	63.24	100.00	7.50	84.37	8.13	100.00
Canteen ..	0.79	31.23	67.98	100.00	10.47	76.74	12.79	100.00
Reading or recreation ..	0.79	81.82	17.39	100.00	..	65.91	34.09	100.00
Co-operative store and grainshop	0.79	28.06	71.15	100.00	5.56	76.11	18.33	100.00
Technical training	0.40	97.63	1.97	100.00	20.00	80.00	..	100.00
Medical facilities arranged by employer ..	2.37	74.31	23.32	100.00	10.17	72.88	16.95	100.00
Medical facilities arranged by E.S.I.C. ..	3.56	22.53	73.91	100.00	9.09	78.08	12.83	100.00

12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employees by awareness				Total
	Not reporting	Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	96.00	2.40	1.60	100.00
Rate of overtime wages	46.80	8.80	44.40	100.00
Permissibility of employment between 10 P.M. and 5 A.M. (of women and child workers)	1.96	76.48	9.80	11.76	100.00
Entitlement to leave with wages	66.80	8.40	24.80	100.00
Rate of leave with wages	66.00	6.40	27.60	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	88.84	4.79	6.37	100.00
Maximum interval at which wages can be paid	72.91	5.97	21.12	100.00
Imposition of fines and deductions from wages	69.32	5.98	24.70	100.00
Procedure for complaints	60.56	12.75	26.69	100.00
<i>Employees' State Insurance Act</i>					
Benefit for sickness	93.85	1.53	4.62	100.00
Benefit for temporary disablement	78.46	8.21	13.33	100.00
Dependants' benefits in case of death	63.85	14.36	31.79	100.00
Benefits to be claimed during confinement (for women workers)	2.86	71.43	5.71	20.00	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	13.95	16.28	69.77	100.00
Compensation for death due to work accident	6.97	6.98	86.05	100.00
Procedure for complaints	2.33	4.65	93.02	100.00

TABLE 12.4—contd.

1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedure for re- cruitment, discharge, discip- linary action, etc.	28.63	19.92	51.45	100.00
Approval of procedure	13.70	20.33	65.97	100.00
Intimation of procedures to the workers	31.53	15.77	52.70	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation	54.13	13.23	32.64	100.00
Rate of lay-off compensation	50.83	11.57	37.60	100.00
Notice of retrenchment	62.81	9.50	27.69	100.00
Retrenchment compensation	36.78	13.22	50.00	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer	88.67	3.94	7.39	100.00
Period after which the employer's contribution becomes payable	56.65	3.94	39.41	100.00
Accumulation of interest	74.38	4.93	20.69	100.00
<i>Maternity Benefits Act</i>					
Leave granted for confinement	75.00	25.00	..	100.00
Notice necessary for granting leave	75.00	12.50	12.50	100.00
Illegality of termination of service during maternity leave	25.00	..	75.00	100.00
Cash benefit provided during maternity leave

12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Item	Percentage of employee- members					
1	2					
<i>Membership</i>						
No Union exists	8.70
In case of a Union						
(a) Member	75.10
(b) Not a member	16.20
Total ..						100.00
<i>Subscription paid</i>						
Not reporting or no subscription
Paying regularly	99.47
Not paying regularly	0.53
Total ..						100.00
<i>Rate of subscription per month</i>						
Less than Re. 0.25	84.74
Re. 0.25 to less than Re. 0.50	10.00
Re. 0.50 and above	5.26
Total ..						100.00

Of the total employee-members, about 75 per cent. were reported to be members of trade unions. Of these, about 99 per cent. were paying their subscription regularly. The most common rate of subscription was less than Re. 0.25 per month.

12.7. Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industry-groups according to length of service

Length of service	Industry-groups			
	Cotton textile	Machinery and electrical equipment	Rest	All
1	2	3	4	5
Less than 1 year	2.79	9.68	13.95	5.53
1 year to less than 5 years	27.93	48.39	37.21	32.02
5 years to less than 10 years	26.26	25.80	13.95	24.11
10 years to less than 20 years	31.28	16.13	32.56	29.64
20 years and above	11.74	..	2.33	8.70
Total ..	100.00	100.00	100.00	100.00
Number of employees	179	31	43	253

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 gives the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry-groups and service conditions

Service conditions				Industry-group			
				Cotton textile	Machinery and electrical equipment	Rest	All
1				2	3	4	5
<i>Shift working</i>							
Not reporting	..	..	..	..	..	2.33	0.39
Day	..	..	..	38.55	64.52	79.07	48.62
Night	..	..	..	1.68	..	..	1.18
Evening	..	..	..	0.56	..	..	0.40
Rotation	..	..	..	59.21	35.48	18.60	49.41
Total	..	..	..	100.00	100.00	100.00	100.00
<i>Daily rest-interval</i>							
Not reporting	..	..	..	1.12	3.22	4.65	1.98
No rest-interval	..	..	..	3.35	..	2.33	2.77
Half-an-hour or less	..	..	..	2.23	..	13.95	3.95
More than half-an-hour	..	..	..	93.30	96.78	79.07	91.30
Total	..	..	..	100.00	100.00	100.00	100.00
<i>Pay period</i>							
Not reporting	..	..	..	..	..	2.32	0.40
Weekly	..	..	..	7.82	6.45	23.26	10.28
Fortnightly	..	..	..	6.14	3.23	11.63	6.72
Monthly	..	..	..	85.48	90.32	55.81	81.02
Others	..	..	..	0.56	..	6.98	1.58
Total	..	..	..	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>							
0 days	..	..	..	34.08	35.48	48.84	36.76
1 to 10 days	..	..	..	6.70	6.45	9.30	7.11
11 to 15 days	..	..	..	59.22	58.07	34.88	54.94
16 days and above	..	..	..	..	..	6.98	1.19
Total	..	..	..	100.00	100.00	100.00	100.00

Roughly 49 per cent. of the worker-members were in day shifts, about 49 per cent. in shifts by rotation and a little more than 1 per cent. in night shifts. In regard to daily rest-interval, about 91 per cent. of worker-members were enjoying rest-intervals of more than half-an-hour and about 4 per cent. enjoyed rest-interval of half-an-hour or less. As regards pay-period, most of the worker-members were being paid monthly. Only a very small proportion of worker-members was being paid weekly and fortnightly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that about 7 per cent. of the worker-members enjoyed leave between 1 and 10 days, about 55 per cent. between 11 and 15 days and only about 1 per cent. for 16 days and above. About 37 per cent. of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members might be in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9. Social security benefits

Data were also collected on social security benefits enjoyed by the workers under various schemes, e.g., the Provident Fund Scheme and the Employees' State Insurance Scheme, as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

Distribution of employee-members by social security benefits

Scheme	Percentage of employee-members
1	2
<i>Provident Fund Scheme</i>	
No arrangement	18.97
If arrangement	
(A) Contributing	75.49
(B) Not contributing	
(a) Not interested .. .. .	..
(b) Not eligible	5.54
Total ..	100.00
<i>Employees' State Insurance Scheme</i>	
No arrangement	22.53
If arrangement	
(A) Contributing	77.08
(B) Not contributing	0.39
Total ..	100.00

Out of the total of 253 employee-members, about 75 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary provident fund schemes introduced by the employers. About 6 per cent. of the employee-members who were not contributing were not eligible. In about 19 per cent. of the cases there was no arrangement for provident fund. About 77 per cent. of the employee-members were covered under the Employees' State Insurance Scheme.

Apart from the Employees' Provident Fund and the Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers such as gratuity, etc., was also collected. Forty-five employee-members, out of a total of 253, reported provision of a system of gratuity in the establishments where they were employed. The scales of gratuity in a majority of cases were reported to be one month's pay per year of service after completion of fifteen years of service. Three employee-members reported provision of a system of thrift fund benefit.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. *Components of savings*

Relevant data on 'savings' and 'assets' are presented in table 13.1.

TABLE 13.1

(A) *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets					Monthly family income class (Rs.)			
					<60	60— 120	120 and above	All
1					2	3	4	5
<i>Average amount per reporting family (Rs.)</i>								
Savings	..	..	..	..	59·47	353·82	715·52	456·51
Assets	..	..	..	..	348·53	812·60	2,308·50	1,317·73
Total					408·00	1,166·42	3,024·02	1,774·24

TABLE 13.1—contd.

(B) *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	60	60— <120	120 and above	All
1	2	3	4	5
(i) SAVINGS				
(a) On family account				
Life insurance premium paid .. .. .	..	0.13	0.32	0.25
Provident fund—own contribution	7.29	15.02	11.34	12.50
Provident fund—employer's contribution ..	7.29	15.01	11.26	12.46
Savings (bank, postal and cash in hand) ..	..	..	0.15	0.09
Others .. .. .	..	0.17	0.59	0.43
Total ..	14.58	30.33	23.66	25.73
(b) On enterprise and other purposes account .. .. .	..	..	..	..
(ii) ASSETS				
(a) On family account				
Land	25.80	18.21	14.39	15.98
Building	46.44	37.66	45.95	43.11
Jewellery and ornaments	5.35	7.76	7.49	7.53
Others	7.83	6.04	8.51	7.65
Total ..	85.42	69.67	76.34	74.27
(b) On enterprise and other purposes account .. .. .	..	..	..	..
GRAND TOTAL ..	100.00	100.00	100.00	100.00
Total number of reporting families ..	19	93	66	178

The amount of savings and assets per reporting family worked out to Rs. 456 and Rs. 1,318 respectively giving a total of Rs. 1,774. Thus, savings formed about 26 per cent. and assets about 74 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3. *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets by income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	60	60—120	120 and above	All
1	2	3	4	5
Nil	15.79	8.60	..	6.18
Less than Rs. 200	36.84	10.75	..	9.55
Rs. 200 to below Rs. 500	10.53	13.98	7.57	11.24
Rs. 500 to below Rs. 1,500	26.32	49.46	33.33	41.01
Rs. 1,500 to below Rs. 2,500	5.26	7.53	16.67	10.67
Rs. 2,500 to below Rs. 3,500	5.26	2.15	12.12	6.18
Rs. 3,500 to below Rs. 4,500	..	3.23	13.64	6.74
Rs. 4,500 and above	..	4.30	16.67	8.43
Total	100.00	100.00	100.00	100.00

About 6 per cent. of the families had no savings and assets. This percentage was about 16 in the case of lowest income class. Roughly, 41 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500 and about 11 per cent. of Rs. 1,500 to below Rs. 2,500.

13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose, durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families Possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	23	12.92	27	1.17
Chair	..	..	..	..	40	22.47	61	1.53
Sewing-machine	..	..	..	..	1	0.56	1	1.00
Clock, time-piece	..	..	..	..	40	22.47	41	1.03
Cot	..	..	..	..	19	10.67	24	1.26
Chouki	..	..	..	..	7	3.93	7	1.00
Radio	..	..	..	..	3	1.69	3	1.00
Fountain pen	..	..	..	..	59	33.15	89	1.51
Wrist watch	..	..	..	..	31	17.42	39	1.26
Bicycle	..	..	..	..	57	32.02	66	1.16
Cow, buffalo	..	..	..	..	23	12.92	28	1.22

It would appear from the above table that the possession of somewhat costly durable articles, such as clock, time-piece, wrist watch, bicycle, etc., was not very uncommon among the working class families surveyed.

13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60-- <120	120 and above	All
1	2	3	4	5
Less than Rs. 50	23.08	5.63	..	5.34
Rs. 50 to less than Rs. 100	23.08	4.23	4.26	6.11
Rs. 100 to less than Rs. 150 .. ..	..	14.08	8.51	10.69
Rs. 150 to less than Rs. 250	15.38	23.94	14.89	19.85
Rs. 250 to less than Rs. 500	23.08	35.22	27.66	31.30
Rs. 500 to less than 1,000	15.38	8.45	23.40	14.50
Rs. 1,000 to less than 2,000 .. ..	..	2.82	17.02	7.63
Rs. 2,000 and above .. .. .	..	5.63	4.26	4.53
Total ..	100.00	100.00	100.00	100.00
Total number of families reporting debt	13	71	47	131

Out of the total of 178 sampled families, 131 or about 74 per cent. reported debt on the date of survey. Taking all the families together, about 42 per cent. of the indebted families reported debt of less than Rs. 250, about 31 per cent. of Rs. 250 to less than Rs. 500 and about 15 per cent. of Rs. 500 to less than Rs. 1000.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in able 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans				Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1				2	3	4
(A) <i>On family account</i>						
Festival	..	..	..	3.05	3.06	0.96
Marriage	..	..	..	19.85	16.59	24.80
Child birth	..	..	..	..	0.44	0.16
Funeral	..	..	..	..	1.31	0.23
Sickness	..	..	..	12.21	11.35	6.03
Education	..	..	..	..	0.44	0.15
Unemployment or lay-off	..	..	..	1.53	1.31	0.31
Current deficit	..	..	..	37.41	42.79	23.02
Inherited debt	..	..	..	3.05	2.18	6.60
Others	..	..	..	3.05	1.75	1.14
Total				80.15	81.22	63.40
(B) <i>On enterprise and other purposes account</i>						
Building	..	..	..	13.75	13.54	29.58
Purchase of other assets	..	..	..	3.05	2.18	5.21
Cultivation	..	..	..	0.76	1.31	0.68
Other family enterprise	..	..	..	1.53	1.31	0.64
Inherited debt	..	..	..	0.76	0.44	0.49
Total				19.85	18.78	36.60
(GRAND TOTAL				100.00	100.00	100.00
Absolute total	..	..	..	131	229	61,610 (Rs.)

Of the families reporting debt, about 80 per cent. had taken loans on 'family account' and the rest of 20 per cent. on 'enterprise and other purposes account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
Not reporting	1.31	Not reporting	0.87	Not reporting	3.49	Not reporting	0.87
Provident fund	2.62	No security	71.62	No interest	30.13	Weekly	0.44
Co-operative society	8.30	Land	4.37	Less than 6%	2.62	Monthly	21.39
Employer	4.37	Ornaments and Jewellery	15.72	6% to less than 12½%	51.09	Quarterly	0.44
Money-lender	6.11	Others	7.42	12½% to less than 25%	4.37	Half-yearly	..
Shopkeeper	3.93			25% to less than 50%	1.31	Yearly	2.62
Friends and relatives	56.33						
Others	17.03			50% and above	6.99	Others	74.24
Total	100.00		100.00		100.00		100.00

About 56 per cent. of the loans were taken from friends and relatives, about 8 per cent. from co-operative societies and about 6 per cent. from money-lenders. About 72 per cent. of the loans were taken against no security. In case of about 51 per cent. of the loans, interest was paid at the rate of 6 per cent. to less than 12½ per cent. A little more than 30 per cent. of the loans were taken at no interest. About 21 per cent. of the loans were to be repaid in monthly instalments.

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Coimbatore centre to about 35 thousands. Of these, 10 per cent. consisted of single-member families, 22 per cent. of two to three members, 38 per cent. of four to five members, 21 per cent. of six to seven members and the remaining 9 per cent. consisted of more than 7 members. By family type, the most common (34 per cent.) consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (27 per cent.); unmarried earner and other members (12 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (10 per cent.); and husband and wife (5 per cent.). Family types classified under 'rest' accounted for 12 per cent.

The average size of the family was 4.57 persons. Of these, 1.29 were earners, 0.21 earning dependants and 3.07 non-earning dependants. Of the earners, 1.10 were adult men and 0.19 adult woman. About 61 per cent. of the families had only one income recipient. On an average, a family had 3.07 dependants living with it and 0.13 dependants living elsewhere.

The average monthly income worked out to Rs. 122.74 per family and Rs. 26.86 per capita. The largest number of families (about 31 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120'. Only 8 per cent. of the families had an income of Rs. 210 and above per month with an average of Rs. 311.40.

Of the average monthly income of Rs. 122.74 per family, income from paid employment accounted for Rs. 112.14 or 91 per cent., income from self-employment for Rs. 2.75 or 2 per cent. and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concession, etc. for Rs. 7.85 or about 7 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 137.57 per family, Rs. 30.10 per capita and Rs. 36.83 per adult consumption unit.

Of the average monthly expenditure of Rs. 137.57 per family, consumption expenditure accounted for Rs. 133.37, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 76.31 or 57 per cent. of the consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Coimbatore revealed that increased intake of leafy vegetables and skimmed milk, especially by children, pregnant and nursing women, would help to overcome the deficiencies in respect of Vitamin 'A', Vitamin 'C' and Calcium.

14.2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to sampled families and no estimates have been built up on the basis of data collected in regard to these aspects. Among industrial workers in Coimbatore, about 54* per cent. of all members (aged 5 years and above) were illiterate and about 41* per cent. had received education upto or below primary standard. Roughly 17 per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 60. The main reasons for not receiving education in case of children were reported to be financial difficulties and in case of others these were domestic difficulties and lack of interest.

Fever was reported as the main sickness. Allopathic treatment in cases of sickness was the most popular among the families.

Fifty per cent. of working class families were living in independent buildings. The accommodation occupied by them generally consisted of one living room with covered verandah and with a provision for separate kitchen, but most of the dwellings were without any bath room, store room and latrine. In most cases there were arrangements for tap water supply though outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, e.g., school, medical aid centre, shopping centres, bus stop, post office, were in most cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 62 per cent. of the employee-members had a length of service of 5 years

or more in the same establishment, thus constituting a more or less stable labour force. About 49 per cent. of the worker-members were working in day shifts and about 49 per cent. in shifts by rotation. About 91 per cent. of the worker-members were enjoying a daily rest interval of more than half-an-hour. About 81 per cent. of the employee-members were being paid monthly. Paid earned leave was being enjoyed by a majority of employee-members. A large majority of the employee-members were covered by the provident fund scheme and the Employees' State Insurance Scheme.

About 94 per cent. of the families were reported to have some savings and assets wholly on 'family account, on the date of survey. Savings formed about 26 per cent. and assets about 74 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to about Rs. 456 and Rs. 1,318 respectively. Roughly 52 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 74 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
28. Yamunanagar

29. Jaipur
30. Ajmer
31. Delhi

32. Srinagar

B. Mining Centres

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy	6	0.30
Rice	9	1.45	29.86
Wheat	3	0.06	0.33
Wheat atta	1	..	0.04
Jowar	1	0.02	3.29
Bajra	1	..
Maize atta	1	..
Ragi	50	0.42
Ragi atta	1	0.01
Gram	10	0.01
Gram atta	12	0.02
Chira, muri, khori, lava	5	0.01
Maida	7	0.01
Suji, rawa	158	0.71
Bread	1	0.03	0.03
Cake, pastry	1	..
Biscuit	29	0.05
Other wheat products	39	0.16
Grinding charges, etc.	2	50	0.06
Sub-total : cereals and products	10	1.56	35.31
<i>Pulses and products</i>				
Arhar	8	0.11	2.62
Gram	1	0.01	0.54
Moong	2	0.01	0.70
Urd	3	0.10	1.47
Pea	7	0.01
Other pulses	41	0.05
Pulse products	1	66	0.08
Grinding charges	1	..
Sub-total : pulses and products	8	0.23	5.47

APPENDIX II—contd.

	1	2	3	4	5
<i>Oil seeds, oils and fats</i>					
Mustard oil	1	0.01
Coconut oil	4	0.09	223	1.01
Gingelly oil	3	0.07	123	0.49
Groundnut oils	3	0.02	438	1.80
Other vegetable oils	146	0.16
Vanaspati	6	0.01
Oil seeds	1	..	8	0.01
Other fats	7	0.01
Sub-total : oil seeds, oils and fats	9	0.18	652	3.50
<i>Meat, fish and eggs</i>					
Goat meat	7	0.27	494	2.78
Beef	9	0.04
Mutton	28	0.18
Pork	2	0.01
Poultry	1	..
Other meat	2	..
Fresh fish	1	0.03	90	0.15
Dry fish	2	0.08	74	0.07
Preserved fish	1	..
Egg-hen	1	0.13	33	0.08
Egg-duck	1	..
Sub-total : meat, fish and eggs	7	0.51	539	3.31
<i>Milk and products</i>					
Milk-cow	10	0.53	434	4.53
Milk-buffalo	3	0.16	147	1.53
Curd	1	0.02	59	0.22
Lassi	1	0.08	113	0.28
Ghee-cow	1	0.01	12	0.03
Ghee-buffalo	2	0.01
Butter	55	0.16
Powdered milk	1	0.03	3	0.01
Other milk and products	2	0.04	158	0.47
Sub-total : milk and products	14	0.87	602	7.24

APPENDIX II—contd.

1	2	3	4	5
<i>Condiments and spices</i>				
Salt	10	0.01	655	0.16
Turmeric	9	0.01	650	0.16
Chilly-green	6	0.01	533	0.34
Chilly-dry	9	0.05	649	0.93
Tamarind	9	0.03	648	0.74
Onion	9	0.02	653	0.51
Garlic	8	0.01	604	0.14
Coriander	9	0.03	648	0.37
Ginger .. .. .	..	..	124	0.02
Pepper	9	0.02	633	0.25
Motha	4	0.01	518	0.12
Mustard	9	0.01	647	0.19
Jira	9	0.02	637	0.36
Elachi .. .. .	..	..	1	..
Mixed spices	3	..	205	0.04
Other spices, etc.	2	..	29	0.01
Sub-total : condiments and spices	10	0.23	656	4.34
<i>Vegetables and products</i>				
Potato	5	0.03	485	0.47
Muli, turnip, radish .. .. .	..	..	20	0.01
Carrot, beet	1	..	63	0.04
Arum	5	0.01	315	0.18
Other root vegetables .. .. .	..	..	43	0.02
Brinjal	9	0.05	616	0.47
Cauliflower .. .. .	..	..	3	..
Cabbage	3	0.02	366	0.24
Ladies finger	1	..	228	0.12
Tomato	6	0.03	330	0.23
Cucumber .. .. .	..	..	6	..
Pumpkin	1	..	26	0.01
Gourd .. .. .	..	..	58	0.03
Karola .. .. .	..	..	1	..
Bean	1	..	60	0.04
Pea .. .. .	..	..	2	0.01
Other vegetables	4	0.02	445	0.23
Amarath, chalai .. .. .	..	..	119	0.05
Other leafy vegetables	3	0.04	252	0.11
Pickle preservative	1	0.04	4	0.01
Other vegetable products .. .. .	..	..	69	0.03
Sub-total : vegetables and products	11	0.21	651	2.30

APPENDIX II—contd.

1	2	3	4	5
<i>Fruits and products</i>				
Banana, plantain	20	0.29	245	0.36
Orange .. ..	..	..	23	0.06
Lemon .. ..	..	..	14	0.01
Mango	1	0.01	16	0.02
Jack fruit .. ..	..	..	2	0.01
Coconut	8	0.08	637	1.26
Cashewnut .. ..	..	..	2	..
Apple .. ..	..	..	1	0.01
Dried fruit .. ..	..	..	1	..
Other fruits .. ..	..	..	1	..
Sub-total : fruits and products ..	25	0.38	662	1.73
<i>Sugar, honey, etc.</i>				
Sugar crystal	8	0.20	308	1.18
Sugar deshi .. ..	..	..	5	0.01
Gur	4	0.15	428	1.41
Honey .. ..	..	..	3	0.01
Sugar candy .. ..	..	..	4	0.01
Others	1	..	102	0.41
Sub-total : sugar, honey, etc. ..	10	0.35	624	3.03
<i>Other beverages, etc.</i>				
Tea leaf	2	0.01	65	0.11
Coffee powder or seed	7	0.17	562	1.65
Squash and syrup	1	0.01	2	..
Others .. ..	..	..	3	0.01
Sub-total : other beverages, etc. ..	9	0.19	591	1.77
<i>Prepared meals, etc.</i>				
Meals	63	21.84	144	2.97
Snack saltish	57	6.99	396	1.78
Snack sweet	14	0.59	79	0.21
Hot drink-tea	47	3.42	578	2.71
Hot drink-coffee	30	3.15	60	0.42
Toffee, chocolate .. ..	..	..	2	..
Ice cream, fruit salad .. ..	..	..	1	..
Green coconut	1	0.01	1	..
Cold drink	1	0.10	1	0.01
Others	16	1.73	45	0.21
Sub-total : prepared meals, etc. ..	67	37.83	631	8.31

APPENDIX II—contd.

1				2	3	4	5
<i>Pan, supari, etc.</i>							
Pan leaf	..	..	..	15	0.25	596	0.85
Pan finished	..	..	..	1	0.01	3	..
Supari	..	..	..	15	0.34	594	1.46
Lime	..	..	..	1	..	108	0.01
Sub-total : pan, supari, etc.	..	..	..	16	0.60	597	2.32
<i>Tobacco and products</i>							
Bidi	..	..	..	29	1.10	364	1.25
Cigarette	..	..	..	14	1.17	86	0.40
Cigar, cheroot	..	..	..	..	..	13	0.02
Chewing tobacco	..	..	..	1	..	39	0.04
Leaf tobacco	..	..	..	8	0.10	267	0.34
Snuff	..	..	..	6	0.10	49	0.06
Others	..	..	..	..	..	1	..
Sub-total : tobacco and products	..	..	..	51	2.47	594	2.11
Total : food, beverages, etc.	..	..	..	70	45.61	719	80.74
(i) Food	..	..	..	..	42.54	..	76.31
(ii) Tobacco, pan, supari and intoxicants	..	..	..	..	3.07	..	4.43
FUEL AND LIGHT							
Firewood and chips	..	..	..	12	0.55	652	6.26
Coal and coke	..	..	..	..	..	1	0.02
Sawdust	..	..	..	..	..	2	..
Kerosene oil-fuel	..	..	..	3	0.09	188	0.10
Kerosene oil-lighting	..	..	..	25	0.28	555	0.81
Electricity-fuel	..	..	..	..	..	3	0.01
Electricity-lighting	..	..	..	10	0.15	126	0.30
Gas	..	..	..	..	..	1	..
Dung cake	..	..	..	1	0.01	103	0.43
Charcoal	..	..	..	..	..	1	0.01
Electric bulb	..	..	..	1	0.02	21	0.05
Candle	..	..	..	1	0.01	5	..
Matchbox	..	..	..	44	0.26	683	0.32
Other lighting oils	..	..	..	..	..	10	0.02
Others	..	..	..	..	..	10	0.03
Total : fuel and light	..	..	..	46	1.37	694	8.36

APPENDIX II—contd.

	1	2	3	4	5
HOUSING					
<i>Rent for housing, etc.</i>					
Residential house-rent	32	2.83	351	3.73	
Residential land-rent .. ..	..	..	9	0.04	
House rent-owned/free	31	1.49	337	3.78	
Rent for hotel lodging	1	0.22	1	0.02	
Water charges	1	0.02	14	0.03	
Sub-total, rent for housing, etc. ..	64	4.56	694	7.60	
<i>House repairs and upkeep</i>					
Repairs .. ..	..	..	17	1.20	
White-washing	8	0.11	318	0.45	
Others .. ..	..	..	3	0.04	
Sub-total : house repairs and upkeep ..	8	0.11	327	1.69	
<i>Furniture, etc.</i>					
Bedstead, cot .. ..	..	..	6	0.05	
Mat, mattress, durrie	1	0.01	71	0.31	
Carpet .. ..	..	..	2	0.02	
Bench	1	0.07	1	0.01	
Chair .. ..	..	..	3	0.03	
Stool	1	0.07	1	0.01	
Others .. ..	..	..	1	..	
Sub-total : furniture, etc. ..	2	0.15	81	0.43	
<i>Household appliances</i>					
Box, trunk	2	0.05	13	0.11	
Suit case, attache case .. ..	..	..	2	..	
Utensil—earthenware .. ..	..	..	247	0.28	
Utensil—iron .. ..	..	..	3	0.01	
Utensil—stainless steel .. ..	..	..	8	0.09	
Utensil—bell-metal .. ..	..	..	1	..	
Utensil—aluminium .. ..	..	..	14	0.03	
Utensil—copper .. ..	..	..	9	0.25	
Utensil—brass .. ..	..	..	22	0.32	
Glassware	1	0.01	6	..	

APPENDIX II—contd.

1	2	3	4	5
<i>Household appliances— contd.</i>				
Enamelware .. .. .	..	..	2	..
Bucket .. .. .	..	..	7	0·03
Broom	1	..	55	0·02
Lock .. .. .	..	..	5	0·01
Rope, string .. .. .	..	..	4	0·01
Cutlery .. .. .	..	..	2	..
Other electricals .. .. .	..	..	1	..
Lantern, lamp .. .. .	..	..	7	0·07
Thermos flask .. .. .	..	..	1	0·01
Air-conditioner, etc. .. .. .	..	..	1	0·01
Household tools .. .. .	..	..	1	..
Other household appliances	1	0·02	13	0·04
Repair and maintenance .. .. .	..	..	2	0·01
Sub-total : household appliances	4	0·08	328	1·30
<i>Household services</i>				
Servant .. .. .	..	..	4	0·06
Domestic servant, ayah .. .. .	..	..	8	0·04
Cook .. .. .	..	..	5	0·04
Sweeper	2	0·01	25	0·01
Others	6	0·28	90	0·29
Sub-total : household services	8	0·29	122	0·44
Total : housing	67	5·19	716	11·46
CLOTHING, BEDDING, ETC.				
<i>Readymade clothing</i>				
Dhoti	3	0·22	56	0·53
Lungi .. .. .	..	..	1	0·01
Trousers .. .. .	..	..	2	0·01
Half pants	1	0·04	6	0·02
Bush shirt .. .. .	..	..	1	0·01
Shirt, kamij, kurta .. .. .	..	..	13	0·06
Rain coat .. .. .	..	..	1	0·01
Ganji, banian	8	0·23	44	0·15
Sari .. .. .	..	..	54	1·03
Blouse, choli .. .. .	..	..	6	0·05
Chemise .. .. .	..	..	1	..
Frock .. .. .	..	..	3	0·02
Undergarment	1	0·01	1	..
Towel	3	0·06	19	0·06
Sweater, pull over .. .. .	..	..	2	0·03
Long cloth .. .. .	..	..	1	0·01
Poplin .. .. .	..	..	1	0·01
Other cloth .. .. .	..	..	3	0·02
Other garments .. .. .	..	..	3	0·03
Sub-total : readymade clothing	13	0·56	132	2·06

APPENDIX II—contd.

	1	2	3	4	5
<i>Non-readymade clothing</i>					
Dhoti		5	0.44	64	0.77
Pyjama	1	0.03
Trousers		2	0.25	17	0.10
Half pants	29	0.11
Jawahar coat, etc.	2	0.01
Vest	2	0.01
Bush shirt	1	0.01
Shirt, kamij, kurta		10	1.10	125	0.97
Coat, over-coat	8	0.04
Ganji, banian		1	0.03	20	0.08
Sari	53	1.27
Blouse, choli	90	0.39
Chemise	3	0.02
Bodice, brassiere	4	0.01
Petticoat	1	0.01
Frock	12	0.07
Undergarment	7	0.03
Towel	18	0.05
Handkerchief	1	..
Shawl, wrapper, scraf		1	0.05	1	..
Longcloth		2	0.65	12	0.15
Mulmul	2	0.04
Other shirting, etc.		7	0.80	152	1.63
Necktie	2	0.01
Other cloth		5	0.80	177	1.20
Other garments		1	0.08	36	0.30
Other clothing—miscellaneous	2	0.02
Sub-total: non-readymade clothing		22	4.20	316	7.33
<i>Headwear</i>					
Cap	1	..
Sub-total: headwear	1	..
<i>Bedding</i>					
Bed sheet		4	0.13	30	0.26
Pillow		1	0.01	9	0.02
Blanket, rug	2	0.04
Bed cover		1	0.02	2	0.01
Pillow case	4	0.03
Others	4	0.03
Sub-total: bedding		4	0.16	42	0.39

APPENDIX II—contd.

	1	2	3	4	5
<i>Transport, etc.</i>					
Rail	6	0.62	47	0.40	
Bus	37	1.56	479	1.78	
Bullock cart .. .. .	..	..	4	..	
Horse cab .. .. .	..	..	6	0.03	
Auto rickshaw, scooter .. .. .	..	..	1	..	
Bicycle hire	4	0.13	43	0.08	
Driver services .. .. .	..	..	1	..	
Repair charges	3	0.21	35	0.22	
Other expenses of owned transport .. .. .	..	..	1	0.02	
Postage	21	0.19	134	0.07	
Others .. .. .	..	..	2	0.02	
Sub-total: transport, etc.	52	2.71	539	2.62	
<i>Subscription, etc.</i>					
Trade union	7	0.09	137	0.24	
Religious	7	0.20	99	0.26	
Gift and charity	17	1.76	176	1.85	
Other ceremonies .. .. .	..	..	32	1.86	
Fines and penalties	1	0.10	5	0.03	
Others	2	0.13	9	0.02	
Sub-total: subscription, etc.	27	2.28	346	4.26	
<i>Miscellaneous</i>					
Ornament—glass .. .. .	..	..	18	0.02	
Ornament—plastic .. .. .	..	..	3	0.01	
Ornament—others .. .. .	..	..	1	..	
Watch .. .. .	..	..	3	0.33	
Fountain pen .. .. .	..	..	8	0.02	
Umbrella .. .. .	..	..	3	0.04	
Other personal effects .. .. .	..	..	3	0.01	
Repair and maintenance .. .. .	..	..	2	0.01	
Other pocket expenses	6	0.16	41	0.14	
Other miscellaneous expenses .. .. .	..	..	16	0.10	
Sub-total: miscellaneous	6	0.16	85	0.68	
Total: miscellaneous .. .. .	..	11.23	..	18.55	
Total: CONSUMPTION EXPENDITURE .. .. .	..	71.93	..	133.37	

APPENDIX II—contd.

	1	2	3	4	5
(B) NON-CONSUMPTION EXPENDITURE					
<i>Taxes</i>					
Municipal tax	10	0.09
Others	1	0.02	35	0.17
Sub-total: taxes	1	0.02	45	0.26
<i>Interest and litigation</i>					
Interest paid on loan	3	0.05	234	1.80
Remittance	28	7.86	92	2.14
Sub-total: interest and litigation	31	7.91	295	3.94
<i>Savings and investments</i>					
Ornaments—gold	1	0.28	3	0.13
Other—ornaments	1	0.03
Live-stock	1	0.05
Gold and silver ware	2	0.25
Land and building	5	2.20
Tool	1	..
Life insurance premium	1	0.10	2	0.02
Provident fund contribution	25	2.35	535	5.07
Bank savings	4	0.03
Postal savings	1	0.15	10	0.17
Loan advanced	2	0.18
Shares and securities	1	0.23
Others	16	2.41	171	3.03
Sub-total: savings and investments	35	5.29	562	11.44
<i>Debts repaid</i>					
Debts repaid	18	5.86	247	14.54
Sub-total: debts repaid	18	5.86	247	14.54
Total: NON-CONSUMPTION EXPENDITURE	19.08	..	30.18
SUMMARY					
<i>(a) Consumption expenditure</i>					
Food	42.54	..	76.31
Pan, supari, tobacco and intoxicants	3.07	..	4.43
Fuel and light	46	1.37	694	8.36
Housing	67	5.19	716	11.46
Clothing, bedding, etc.	68	8.53	717	14.26
Miscellaneous	11.23	..	18.55
Total	71.93	..	133.37
<i>(b) Non-consumption expenditure</i>					
Taxes, interest and litigation	0.07	..	2.06
Remittance to dependants	28	7.86	92	2.14
Savings and investments	35	5.29	562	11.44
Debts repaid	18	5.86	247	14.54
Total	19.08	..	30.18

APPENDIX II—contd.

				1	2	3	4	5
<i>Footwear</i>								
Shoe	..	..	..	1	0.05	14	0.09	
Chappal	..	..	..	4	0.43	35	0.26	
Boot	..	..	..	..	..	1	0.02	
Slipper	..	..	..	..	..	1	..	
Socks	..	..	..	1	0.17	3	0.02	
Sub-total: footwear	..	..	..	6	0.65	50	0.39	
<i>Miscellaneous</i>								
Laundry	..	..	..	30	0.84	156	0.41	
Washerman	..	..	..	31	0.89	465	1.42	
Washing soap	..	..	..	42	0.47	660	1.23	
Soda	..	..	..	1	..	16	..	
Soap chip and powder	..	..	..	..	..	1	..	
Dry cleaning	..	..	..	1	0.15	1	0.01	
Tailoring, mending, etc.	..	..	..	13	0.53	213	0.99	
Others	..	..	..	..	..	27	0.01	
Repair, etc., footwear..	..	..	..	2	0.08	10	0.02	
Others	..	..	..	..	..	2	..	
Sub-total: miscellaneous	..	..	..	68	2.96	715	4.09	
Total: clothing, bedding, etc.	..	..	..	68	8.53	717	14.26	
MISCELLANEOUS								
<i>Medical care</i>								
Doctor's fee	..	..	..	..	..	32	0.44	
Medicine	..	..	..	2	0.04	97	1.11	
X-Ray	..	..	..	..	..	1	0.01	
E.S.I. premium	..	..	..	36	1.25	548	2.02	
Others	..	..	..	..	..	7	0.05	
Sub-total: medical care	..	..	..	37	1.29	573	3.62	
<i>Personal care</i>								
Hair oil, etc.	..	..	..	62	0.86	703	2.29	
Hair lotion, etc.	..	..	..	..	..	2	0.01	
Barber	..	..	..	60	0.93	660	1.33	
Snow, face cream, etc.	..	..	..	1	0.03	5	0.01	
Toilet soap	..	..	..	60	0.48	644	0.60	
Soap nut	..	..	..	13	0.05	502	0.25	
Comb, hair brush	..	..	..	11	0.04	158	0.06	
Mirror	..	..	..	1	0.01	31	0.03	
Face powder	..	..	..	6	0.11	50	0.08	

APPENDIX II—contd.

1	2	3	4	5
<i>Personal care—contd.</i>				
Tooth paste	6	0.16	20	0.04
Tooth powder	17	0.04	166	0.06
Tooth brush	3	0.06	8	0.01
Neem and similar stick .. .. .	..	..	1	..
Blade	9	0.05	45	0.02
Shaving soap .. .. .	..	..	1	..
Razor .. .. .	..	..	1	..
Scent and perfume .. .. .	..	..	4	..
Others	5	0.05	313	0.16
Sub-total: personal care	69	2.87	716	4.95
<i>Education and reading</i>				
School, college fees .. .. .	..	..	58	0.34
Books—school	1	0.02	63	0.26
Books—general	1	0.01	20	0.03
Stationery—all kinds .. .. .	..	..	24	0.03
Private tuition .. .. .	..	..	40	0.14
Newspaper .. .. .	..	..	32	0.05
Periodical and journal	8	0.10	35	0.05
Library charges	1	..	6	0.01
Others .. .. .	..	..	3	0.04
Sub-total: education and reading	11	0.13	199	0.95
<i>Recreation, etc.</i>				
Cinema	54	1.76	522	1.26
Toy	1	0.02	15	0.02
Pet animal purchase .. .. .	..	..	2	0.02
Theatre .. .. .	..	..	3	..
Mela and fair .. .. .	..	..	1	0.02
Picnic, exhibition, etc.	1	0.01	5	..
Photographic expenses .. .. .	..	..	3	0.03
Club fees, etc.	1	..	10	0.03
Chance game, lottery .. .. .	..	..	1	..
Others .. .. .	..	..	3	0.04
Repair and maintenance .. .. .	..	..	1	0.04
Sub-total: recreation, etc.	54	1.79	530	1.46

